ANNUAL REPORT

YEAR ENDED MARCH 1982

A JOINT PROGRAM SPONSORED BY THE FEDERAL AND PROVINCIAL GOVERNMENTS

Agriculture Canada

MANITOBA
DEPARTMENT OF AGRICULTURE

TWENTY-THIRD ANNUAL REPORT OF THE MANITOBA CROP INSURANCE CORPORATION

BOARD OF DIRECTORS

April 1, 1981 to March 22, 1982:

Dr. J.C. Gilson, Chairman
S.R. Harris, Vice-Chairman
W.L. McKinney
D.M. Coubrough
H.D. Hildebrand

March 23, 1982 to March 31, 1982:

F.A. Tufford, Chairman
P.A. Rattai, Vice-Chairman
M.J. Sotas
N.H. Huminicki
W.D. Sloane

OFFICERS

H.E. Tolton, B.S.A., M.Sc.	Manager.
A. McRitchie, C.A.	Comptroller and Secretary.
D.E. Forsberg, B.S.A., M.Sc.	Contract and Personnel Manager.
H.R. Nelson, B.S.A., M.Sc.	Manager of Research.
J.B. Hughes, LL.B., Q.C.	Legal Counsel.

The Government of Canada provides financial assistance to the Canada-Manitoba Crop Insurance Program by contributing 50 per cent of the total premium required each year. The federal government's contribution to this program totalled $11,234,497 for the 1981 / 82 fiscal year.

The Government of Manitoba contributes all of the administration costs, which totalled $3,148,538 for the 1981 / 82 fiscal year.

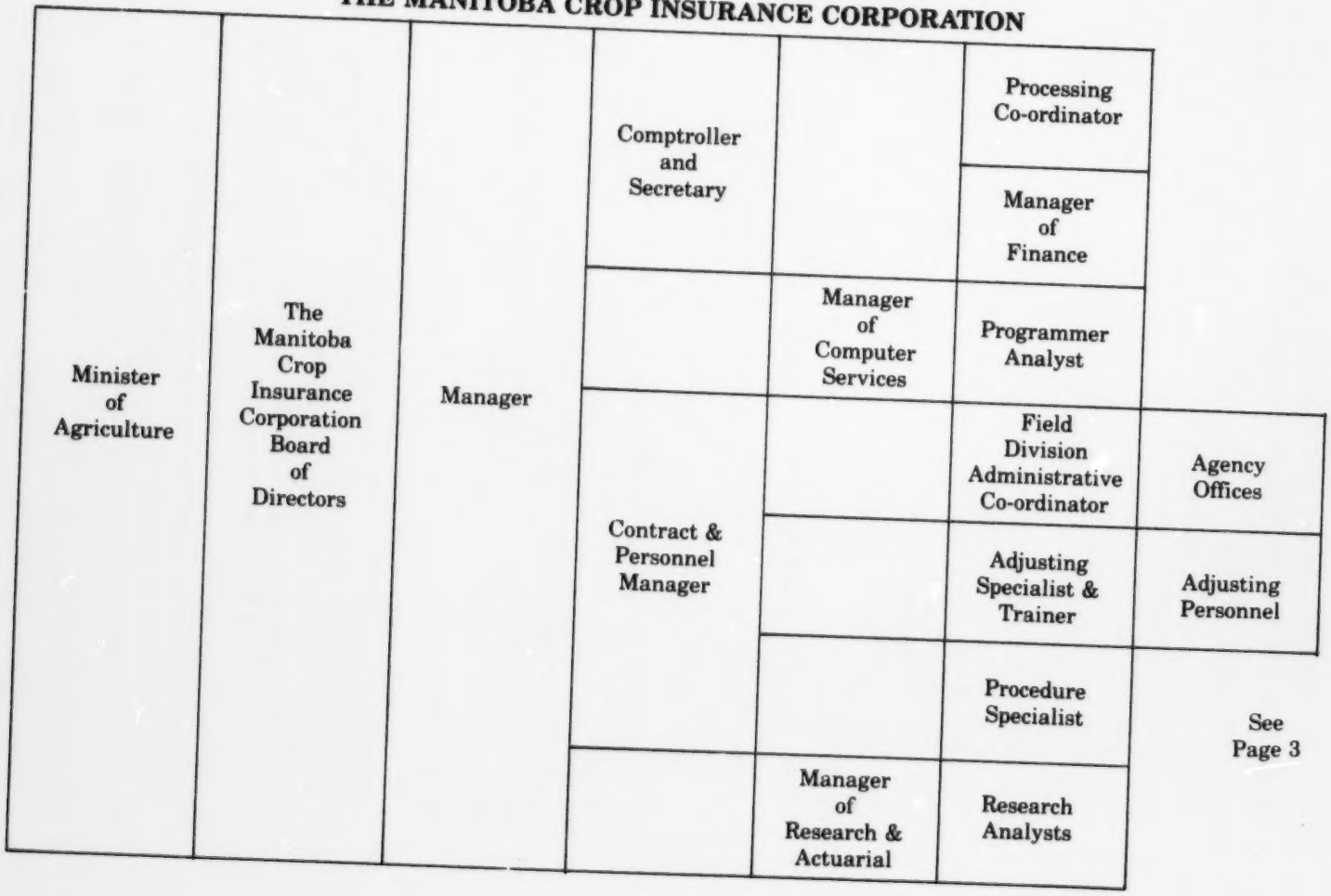
OBJECTIVE

1. To make available to Manitoba farmers a comprehensive all-risk crop insurance plan which, in years of crop disaster, will indemnify them to the point of cost of production and thus provide a stabilizing effect on the farm income and on the rural economy in general.
2. To provide additional protection for farmers with all-risk coverage against devastating spot hail losses during years when crops are otherwise good.
3. To maintain actuarially sound rates, proper coverages and a realistic insurance program by means of data analysis from Statistics Canada and that from claims and questionnaires.
4. To train adequate staff to maintain a high degree of efficiency of operation.

BOARD MEETINGS

Twelve meetings of the Board of Directors were held.

ORGANIZATION CHART
THE MANITOBA CROP INSURANCE CORPORATION



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ORGANIZATION CHART
AGENCY OFFICES

Area Supervisor I Sanford	Altona	Sanford	St. Pierre	Carman
Area Supervisor II Virden	Souris	Virden	Deloraine	
Area Supervisor III Hamiota	Minnedosa	Birtle	Hamiota	
Area Supervisor IV Dauphin	Grandview	Dauphin	Swan River	
Area Supervisor V Glenboro	Glenboro	Somerset	Portage la Prairie	
Area Supervisor VI Stonewall	Fisher Branch	Stonewall	Beausejour	

OPERATIONS SUMMARY

All-Risk Program

During 1981, 14,633 (83.0 per cent) of the estimated 17,634 persons eligible for insurance had contracts in force — an increase of 3.2 per cent over the number insured in the previous year.

SUMMARY OF INSURANCE PARTICIPATION

Year	Contracts in Force	Per Cent Participation
1960-61	2,472	38.1
1961-62	3,654	39.9
1962-63	4,413	48.2
1963-64	5,142	50.3
1964-65	6,141	49.8
1965-66	8,610	47.3
1966-67	12,915	44.7
1967-68	14,116	48.2
1968-69	14,481	59.1
1969-70	14,236	59.6
1970-71	13,669	58.7
1971-72	13,233	58.3
1972-73	11,945	53.9
1973-74	13,585	62.9
1974-75	13,878	65.9
1975-76	14,199	69.2
1976-77	14,583	72.9
1977-78	18,016	92.3
1978-79	15,950	83.8
1979-80	14,275	77.0
1980-81	14,176	78.4
1981-82	14,633	83.0

Insured seeded acreage increased by 4.3 per cent from the previous year. The 4,945,403 acres insured carried a total liability of $301,476,031. The premiums billed amounted to $12,035,891 which includes $2,294,304 for hail spot loss. An analysis, by crops, of insurance written is shown on Schedules 3 and 3A.

A total of 39,322 crop units were insured by 14,230 persons. Some 403 persons were unable to seed an insurable crop. A breakdown, by crops, is shown on Schedule 4.

During the year, 15,233 crop inspections were made. Indemnity cheques were mailed to 4,609 persons with respect to 5,631 all-risk and 2,533 hail spot loss deficient crop units. Total indemnities paid amounted to $18,770,255 which includes $6,582,323 in hail spot loss. The total indemnities paid when compared to a total calculated premium income of $24,071,781 shows that for every premium dollar received, $.78 was paid in settlement of claims. Of those insured, 32.4 per cent received payments from the fund.

SUMMARY OF INSURANCE EXPERIENCE

	Farmers' Share of Premium	Calculated Premium	Indemnities Paid	Accumulated Loss Ratio
1960-61	$ 255,487.33	$ 319,359.16	$ 87,082.62	.27
1961-62	434,782.96	543,478.70	1,586,405.96	1.93
1962-63	684,249.32	855,311.65	531,503.82	1.28
1963-64	816,901.42	1,021,126.77	1,242,164.72	1.25
1964-65	940,990.35	1,176,237.93	279,343.44	.95
1965-66	1,296,463.67	1,620,579.58	398,792.86	.74
1966-67	1,756,915.97	2,196,144.96	796,359.58	.64
1967-68	2,065,443.42	2,753,924.56	729,116.62	.54
1968-69	2,324,400.17	3,099,200.23	2,288,456.09	.58
1969-70	1,945,210.01	2,593,613.34	3,726,865.42	.72
1970-71	1,505,169.60	2,006,892.80	2,061,453.99	.75
1971-72	2,187,302.66	2,916,403.54	1,018,391.38	.70
1972-73	1,895,837.31	2,527,783.08	983,097.98	.67
1973-74	2,135,628.65	4,271,257.30	2,216,532.99	.64
1974-75	2,846,582.08	5,693,164.16	8,299,434.60	.78
1975-76	4,785,416.42	9,570,832.84	9,338,852.32	.82
1976-77	5,630,841.95	11,261,683.90	8,881,807.46	.81
1977-78	9,384,728.63	18,769,457.26	5,590,626.17	.68
1978-79	8,273,606.39	16,547,212.78	6,445,393.25	.63
1979-80	8,355,799.19	16,711,598.38	11,177,129.50	.64
1980-81	9,763,057.22	19,526,114.44	55,288,685.65	.98
1981-82	12,035,890.51	24,071,781.02	18,770,255.07	.95

HAIL PROGRAM

In 1981, hail insurance coverage was offered to the all-risk contract holders for the twelfth consecutive year and 4,435 Insureds carried hail coverage. This number represents 31.2 per cent of those who seeded insured crops.

A total of 1,753,322 acres were insured and carried a total liability of $94,237,553. Premium billings amounted to $2,273,063 (2.4 per cent of the liability).

During the year, 1,447 crop inspections were made and indemnity cheques amounting to $2,266,444 were mailed to 513 claimants. For every premium dollar billed, $1.00 was paid in settlement of claims. Of those insured under Part II Hail, 11.6 per cent received payments from the fund.

SUMMARY OF INSURANCE EXPERIENCE

	Premium Earned	Indemnities Paid	Accumulated Loss Ratio
1970-71	$ 114,298.29	$ 112,830.73	.99
1971-72	279,918.78	80,115.04	.49
1972-73	270,917.12	70,473.72	.40
1973-74	550,019.03	616,955.74	.72
1974-75	684,576.77	423,160.85	.69
1975-76	902,833.45	1,239,490.88	.91
1976-77	1,029,237.80	1,197,152.76	.98
1977-78	1,261,470.79	1,231,459.60	.98
1978-79	1,700,062.19	1,825,162.41	1.00
1979-80	1,683,214.65	997,933.30	.92
1980-81	1,552,265.42	1,042,709.39	.88
1981-82	2,273,062.75	2,266,443.64	.90

FEATURES OF THE MANITOBA CROP INSURANCE PROGRAM IN 1981

1. CROPS INSURED:

Red spring wheat, utility wheat, amber durum wheat, oats, barley, mixed grain, fall rye, buckwheat, flax, rapeseed, sunflowers, mustard, field peas, grain corn, sugar beets, potatoes, cultivated forage for hay production, silage corn and Forage Establishment Option. Lentils and fababeans were added on a test basis for 1981.

2. DESIGNATED PERILS:

Hail, drought, frost, excessive moisture, excessive rainfall, flood, wind (including tornado), disease (including rust) and pests.

3. OPTIONS:

(a) Hail Spot Loss

This benefit makes it possible for an all-risk contract holder to obtain adjustments for partial losses due to hail. Coverage per acre is limited to the all-risk coverage as determined from the Insured's seeded acreage report for each insured crop.

(b) Unseeded Acreage Insurance

Unseeded acreage insurance gives each Insured the option of taking out protection against the possibility of not being able to seed a crop on all the acreage intended for seeding because of excessive moisture by June 25.

4. HAIL INSURANCE PART II:

This insurance program is offered by The Manitoba Crop Insurance Corporation to all-risk contract holders only, and is available for all crops insurable under their all-risk program. There are three levels of coverage for each crop and the basic rates are based on crop insurance risk areas rather than on a township basis.

5. CALCULATION OF COVERAGES AND PREMIUMS:

(a) Productivity Index

A scientifically established productivity index has been used as the basis for calculating equitable coverages on soils of varying productive ability. Premium rates also are affected by the productivity index. The premium rates tend to be higher relative to coverages on soils with a lower productivity index than on soils with a higher index.

(b) Risk Areas

Manitoba has been divided into areas of similar risks on the basis of soils, climate, topography and history of crop production. The premium rates are based on two main factors — productivity of the soil and history of crop production in the risk area. The premium rates established on the risk area

division, while maintaining the mutual effect on the insurance fund, do not allow the transfer of income from one risk area to another.

6. FLEXIBLE LEVEL OF COVERAGE:

The base period for long term average yield is 25 years or less. Coverage levels have been calculated at 50, 60 and 70 per cent of the long term average yield, except in the case of sugar beets and potatoes where coverage is calculated at 60, 70 and 80 per cent of the individual grower's ten year average yield. As the season advances and additional production costs are incurred, pre-harvest stage coverage as a fixed percentage of the harvested production guarantee increases progressively.

7. COST SHARING AGREEMENT:

The Government of Canada contributes 50 per cent of the premium costs, the insured farmer pays 50 per cent, and the Government of Manitoba pays all costs of administration to the all-risk crop insurance program.

8. PREMIUM DISCOUNTS:

(a) Experience Discount

This discount gradually reduces the premium to the low risk farmer who, for whatever reason, makes modest indemnity claims.

(b) Acreage Size Discount

A discount of 5 per cent on the gross premium is allowed when the total acreage insured on a unit is 300 acres or more.

(c) Cash Discount

A discount of 5 per cent on the net premium is allowed if the payment is made in full on or before August 15 of the current year.

9. INDIVIDUAL CROP INSURANCE COVERAGE ADJUSTMENT BASED ON EACH INSURED'S OWN CROP INSURANCE RECORD:

Each new insured coming into the program for the first time is assigned the basic average coverage. The experience the insured accumulates in the program dictates where his coverage will be adjusted. Low losses or no losses show favorable experience and the insured's coverage is adjusted upward. Consistent claims and high losses result in the insured either staying at the basic coverage or having his coverage adjusted downwards. One loss year only will not reduce the insured's coverage below the basic level regardless of the magnitude of the loss.

Coverage Adjustment is designed to reflect an insured's management practices through his experience in the program relative to other insureds in his area.

10. CROP AND ACREAGE REQUIREMENTS:

Two crops or more must be insured with a total of not less than 50 acres; however, where all crops planted are insured, the total acreage must be at least 10 acres. If only potatoes are insured, the acreage must be at least 4 acres, or if only sugar beets are insured, the acreage must be at least 3 acres. Forage acreage must be at least 20 acres to qualify for coverage under the forage crop for hay production program.

11. SAFEGUARDS ON EXCESSIVE RISK CAUSED BY LATE SEEDING:

The final seeding date for accepting crop insurance liability on fababeans is May 25; on lentils, grain corn and silage corn is June 1; on late maturing varieties of potatoes it is June 5; on field peas, Argentine type rapeseed, sunflowers and forage planted in spring under the forage establishment option it is June 10; on sugar beets and early maturing potatoes it is June 15; on red spring wheat, durum wheat, utility wheat, oats, barley, mixed grain, mustard and flax it is June 20; on Polish (turnip) rapeseed and buckwheat it is June 25; and on fall rye it is September 25. Forage grasses planted in fall under the forage establishement option must be planted during the month of August to qualify for coverage.

12. STAGES OF ADJUSTMENT:

There are two adjustment stages for crop loss. Note the exception for potatoes and sugar beets outlined below. If it is early enough to reseed to the same crop, it can be reseeded and the insurance will continue. A Stage I adjustment (based on 50 per cent of the harvested coverage) will be made if it is possible to reseed to another earlier maturing crop. When crops are destroyed or damaged after June 25, but before being harvested, a Stage II pre-harvest adjustment is made. Any appraised yield (subject to the small appraisals not to count) is subtracted from the full harvested coverage.

The Stage I and pre-harvest Stage II adjustment will be a credit if only part of the crop is destroyed. A Stage II harvested adjustment is made when all the crop has been harvested.

Reseeding Benefit

This benefit has been brought into the program to compensate the insured for having to reseed due to natural hazard. The insured can receive 25% of the original seeded crop coverage on parcels of land at least 20 acres in size if he destroys the original crop and reseeds to the same crop or to an earlier maturing crop before the final date of seeding for that crop.

The pre-harvest stages on sugar beets and potatoes are a fixed percentage of the harvested coverage. They are progressive and increase as the season advances and additional costs are incurred.

Claims for individual crops are adjusted separately. Insureds receive indemnity payments on each crop based on coverage less the amount of harvested production. If applicable, an adjustment is made for quality.

13. QUALITY GUARANTEE:

Quality is guaranteed to the following levels: Red Spring Wheat No. 2 CW Red Spring, Utility Wheat No. 1 Canada Utility, Durum Wheat No. 3 CW Amber Durum, Oats No. 1 Feed, Barley No. 1 Feed, Flax No. 2 Canada, Fall Rye No. 3 Canada, Rapeseed No. 1 Canada, Mustard No. 1 Canada, Sunflowers No. 1 Canada, Field Peas No. 3 CW, Buckwheat No. 3 Canada, Grain Corn No. 3 CW, Lentils No. 2 Canada, Fababeans No. 3 Canada, Sugar Beets 125 kilograms of sugar per tonne and Mixed Grain 55 kg/hl. Quality of potatoes is based on marketable potatoes at the time of harvest. Quality guarantee is reflected in the indemnity if the grade of the crop produced falls below the levels indicated.

14. LANDLORD INSURANCE:

Crop Insurance is available to the landlord on his share of the crop providing his tenant is insured.

WEATHER DATA

MONTHLY SUMMARY OF PRECIPITATION APRIL — OCTOBER 1981
NUMBER OF DAYS WITH AT LEAST A TRACE OF PRECIPITATION

	Western Manitoba[1]	West Red River Valley[2]	East Red River Valley[3]	Interlake[4]	Dauphin	Swan River
April	9	11	9	11	18	13
May	8	9	8	7	11	8
June	18	21	19	16	19	21
July	12	12	10	9	14	11
August	14	12	10	10	17	4
September	9	12	10	10	13	10
October	17	18	15	17	22	16
TOTAL PRECIPITATION IN MILLIMETRES						
April	18	15	12	15	17	29
May	31	61	72	45	81	11
June	79	88	131	87	97	86
July	45	52	55	71	54	90
August	108	98	78	130	57	26
September	55	73	103	89	79	53
October	42	58	53	69	28	86
DIFFERENCE FROM NORMAL (1941 - 1970) PRECIPITATION IN MILLIMETRES						
April	−12	−23	−25	−18	−15	− 4
May	−20	+ 1	+ 9	− 8	+29	−31
June	− 3	+ 9	+47	+ 9	+ 6	+14
July	−26	−26	−29	0	−16	+15
August	+43	+25	+ 3	+62	− 9	−36
September	+12	+23	+43	+39	+33	+ 4
October	+18	+26	+19	+34	+ 3	+58
AVERAGE MONTHLY TEMPERATURE DIFFERENCE FROM NORMAL (1941 - 1970) IN DEGREES CELSIUS						
April	+2.3	+1.9	+2.0	+0.9	+0.5	+0.9
May	+0.8	+0.6	+0.9	+0.3	+0.2	+1.2
June	−0.1	−0.3	−0.5	−0.5	−0.1	+0.2
July	+1.0	+0.6	+0.3	+1.0	+0.9	+1.1
August	+2.1	+1.6	+1.3	+1.8	+2.0	+2.7
September	+1.0	+0.1	+0.3	+0.6	+0.5	+1.7
October	−0.7	−1.4	−1.0	−1.3	−1.8	−1.2

Notes

1. Average of four Climatological Stations: Brandon C.D.A., Hamiota, Birtle, Pierson. (Temperature data for Hamiota not included in calculations).
2. Average of four Climatological Stations: Portage la Prairie, A, Morden C.D.A., Morris, Winnipeg International Airport.
3. Average of four Climatological Stations: Emerson, Sprague, Steinbach, Beausejour.
4. Average of three Climatological Stations: Ashern, Arborg, Gimli A. (Temperatures for Ashern are taken from Moosehorn).

CONDITIONS AFFECTING CROP INSURANCE

The 1980-81 winter was relatively mild with below normal precipitation which created dry topsoil conditions in most agricultural regions of the province. The result was that fall rye crops came through the winter in good condition; however, considerable soil drifting did occur, particularly on fields which had been summerfallowed during 1980. Some excess moisture problems were encountered in the Alonsa area. In this area some crops had not been harvested in the fall of 1980 and did not get seeded in the spring of 1981 on account of excess moisture.

Due to the dry conditions throughout most of the agricultural area, seeding operations began early in 1981 in spite of cool weather conditions in early May. Warm weather came by mid-May and by May 19 Manitoba Agriculture estimated that the completion of wheat plantings throughout the province was as follows: Central Region 90%, Eastern Region 85%, Northwest Region 80%, Southwest Region 65%, Interlake Region 50%. General rains were received across the province during the latter part of May and beginning of June and by mid-June most of the intended acres had been planted.

Crops progressed well under favourable growing conditions with a few reports of cutworm and flea beetle damage, both of which were controlled to a large extent with insecticides. There were some problems with slightly above average levels of carry-over of herbicides due to the dry conditions experienced in 1980 which did not facilitate normal breakdown of the herbicides. Problems were most pronounced where cereal crops followed oilseed crops in the rotation and similar soil applied herbicides were applied again in 1981. Considerable reseeding of special crops, particularly sugar beets in the Central Region took place on account of excess moisture, cutworm and/or wind damage.

Forage crops, as did fall rye, came through the winter in good condition with the exception of the Dauphin-Grandview area and parts of the Interlake where considerable winter kill of alfalfa did take place. First cut hay yields were generally good; however, quality was variable due to heavy rains in some areas during this time.

A severe hailstorm on July 7 caused considerable damage to crops in the area running from Reston and Souris through to Minnedosa. Damage from this storm was continuous throughout the path which varied anywhere from 2 to 5 miles wide with damage as high as 100% at many locations along the way. Another major series of storms occurred on July 30 in the Killarney-Baldur area and in the Oak Bluff-Sanford area. A third major series of storms occurred on August 30 in the Virden, Souris and Minnedosa areas.

Hot, dry weather in the first part of July did reduce yields somewhat, however, final yields for most cereal and oilseed crops were average to above average. Swathing of early seeded barley and rye commenced the third week of July with swathing of wheat underway by the second week of August. Some light barley weights were reported on account of the high temperatures in July. Good harvesting weather was experienced into the first week of September when some rains did occur which slowed harvesting operations and reduced quality in all regions. By this time however, 80 - 100% of cereal crops and

approximately 50% of the rapeseed crops had been harvested. Excellent harvesting weather returned during the second week of September and by the third week in September cereal and rapeseed harvest was virtually completed and flax was 70 - 90% combined.

The major cause of loss in 1981 was drought which accounted for 35.5% of the total losses for the year, followed by excess moisture and hail which accounted for 22.6% and 13.4% of the total losses respectively. This does not include losses paid under the Hail Spot Loss Option or indemnities paid for losses due to excess moisture under the Unseeded Acreage program. Heaviest losses occurred with buckwheat where 43.5% of the insured acres were damaged, followed by fababeans, lentils and sugar beets where 35.9%, 31.3% and 28.0% of the insured acres were damaged respectively. 8.2% of the red spring wheat acres were damaged. Fall rye received the least damage where only 4.4% of the insured acres were damaged in 1981. The following two tables summarize the causes of loss and the per cent of insured acres damaged by crop for 1981.

1981 CAUSES OF LOSS*
ALL CROPS — ALL PROVINCE

CAUSE	DOLLAR LOSS	% OF TOTAL LOSS
Drought	4,084,099	35.5
Excess Moisture	2,593,474	22.6
Hail	1,542,611	13.4
Heat	824,483	7.2
Soil Crusting	585,134	5.1
Insects	555,551	4.8
Wind	391,264	3.4
Disease	310,144	2.7
Adverse Weather	255,963	2.2
Frost	104,648	0.9
Miscellaneous	244,896	2.1
All Causes	11,492,267*	—

* Does not include losses due to hail spot loss or unseeded acreage which are designed to cover a specific loss and are outside of the all-risk total production guarantee. A separate premium is charged for each of these options.

1981 EXPERIENCE

CROP	DAMAGED ACRES AS A % OF INSURED ACRES	MAJOR CAUSES OF LOSS (% OF TOTAL CROP LOSS) *					
Buckwheat	43.5	Excess Moisture	(27.5)	Drought	(27.4)	Heat	(15.0)
Fababeans	35.9	Drought	(39.5)	Excess Moisture	(20.1)	Heat	(13.0)
Lentils	31.3	Excess Moisture	(24.7)	Drought	(15.6)	Hail	(14.7)
Sugar Beets	28.0	Wind	(36.8)	Frost	(19.3)	Excess Moisture	(18.9)
Flax	24.9	Drought	(29.7)	Excess Moisture	(28.1)	Soil Crusting	(12.8)
Sunflowers	24.5	Insects	(26.1)	Drought	(24.6)	Excess Moisture	(23.0)
Oats	21.2	Drought	(52.4)	Disease	(13.3)	Excess Moisture	(11.0)
Mixed Grain	18.5	Drought	(36.8)	Excess Moisture	(25.0)	Disease	(11.5)
Rapeseed	16.8	Drought	(30.9)	Excess Moisture	(21.6)	Soil Crusting	(11.3)
Durum Wheat	15.2	Drought	(68.4)	Hail	(12.9)	Excess Moisture	(9.1)
Mustard	11.5	Drought	(44.2)	Hail	(17.8)	Excess Moisture	(11.8)
Barley	9.1	Drought	(41.6)	Excess Moisture	(18.7)	Hail	(18.1)
Red Spring Wheat	8.2	Drought	(32.6)	Excess Moisture	(28.3)	Hail	(22.8)
Utility Wheat	7.2	Drought	(39.4)	Excess Moisture	(19.4)	Hail	(14.3)
Field Peas	6.9	Excess Moisture	(45.3)	Drought	(19.7)	Hail	(8.2)
Silage Corn	5.9	Drought	(70.2)	Insects	(10.2)	Hail	(9.4)
Grain Corn	5.6	Drought	(38.8)	Insects	(11.6)	Adverse Weather	(11.2)
Fall Rye	4.4	Drought	(68.1)	Hail	(8.6)	Frost	(8.4)

* Does not include losses under the Hail Spot Loss or Unseeded Acreage Options.

EDUCATIONAL AND PROMOTIONAL MEETINGS

1. Bank and Credit Union managers and other agro-businessmen were contacted by the supervisors and agents to acquaint them with the all-risk crop insurance program.

2. A representative of The Manitoba Crop Insurance Corporation presented a report on sugar beet insurance to the Annual Meeting of the Manitoba Beet Growers' Association Incorp.

3. Five members of the field division and eight head office staff members attended the Agronomist Conference held at the University of Manitoba.

4. Two members of the staff attended the Soils Science Meeting held at the University of Manitoba.

5. Members of the Crop Insurance staff are represented on the Cereal Committee, Forage Committee and Soil Science Committee of the Manitoba Agronomist Conference and members of the Corporation attended all the meetings at which the recommendations for 1982 were prepared.

6. A member of the Corporation staff acts on the Manitoba Soils Fertility Advisory Committee and attends the meetings at which the various facets of soil fertility and extension are discussed.

7. A member of The Manitoba Crop Insurance Corporation acts as a resource person to the committee of farmers and staff of the Department of Renewable Resources. He acts as well for various environmental and wildlife groups who are negotiating waterfowl protection and crop compensation in the wildlife sanctuary surrounding the Oak Hammock Marsh.

8. Crop Insurance personnel attended a Corn School at Morden, Manitoba. This meeting was sponsored by The Manitoba Corn Growers' Association.

9. Members of the Crop Insurance staff took part in the Weed Fairs and Corn School with a display and provided information to Manitoba farmers.

PUBLICATIONS

1. Three newsletters explained policy changes and included timely reminders. They were mailed to Insureds and to interested agricultural officials as well. The mailing list for newsletters also includes Crop Insurance personnel in other provinces and countries.

2. The agents' manual was revised to include the changes in the crop insurance program. This manual is a reference for Crop Insurance salesmen and agents and is also distributed as an information source to interested agricultural organizations.

3. The adjustors' manuals were rewritten to include changes in the program. These manuals are used as reference for adjusting procedures on the various crops included in the program.

4. The pamphlet entitled "Crop Insurance in Manitoba 1982" was revised by the Communications Branch of the Department of Agriculture in co-operation with The Manitoba Crop Insurance Corporation staff. This pamphlet provides a comprehensive portrayal of the crop insurance program, particularly to those who are considering crop insurance for the first time, and to agro-business organizations.

5. The pamphlet entitled "All-Risk Forage Insurance in Manitoba" was prepared and written by the Communications Branch of the Manitoba Department of Agriculture in co-operation with the staff of The Manitoba Crop Insurance Corporation. This pamphlet, in brief, provides farmers and others interested in the forage crop insurance program with details of the crops covered under forage insurance as well as details of the operations of the program in the field. For those interested in purchasing the coverage or obtaining more information, the location of the agencies is given.

6. A calendar listing the important crop insurance dates was provided to all Insureds, potential customers and interested organizations and businesses.

7. Informational advertising of crop insurance was broadcast over a number of Manitoba stations to cover all rural Manitoba. Informational advertisements were also placed in the daily and weekly newspapers outlining the provisions for all-risk crop insurance and hail insurance. Numerous news releases relating to timely crop insurance information were prepared for broadcast over radio stations. Timely articles on crop insurance were prepared for publication in rural and other Manitoba newspapers.

8. A progress report regarding sugar beet insurance in Manitoba was prepared for the Annual Report of the Manitoba Beet Growers' Association Incorp.

9. A number of papers were prepared for the Annual Agents' Meeting which were incorporated in a booklet to distribute to those who attended the meeting and for informational material for outside organizations.

CO-OPERATION AND CONSULTATION WITH CROP INSURANCE AGENCIES AND OTHER AGENCIES IN OTHER PROVINCES AND OTHER COUNTRIES

1. Three staff members and four board members attended the Western Regional Meeting in Winnipeg on June 25, 1981.

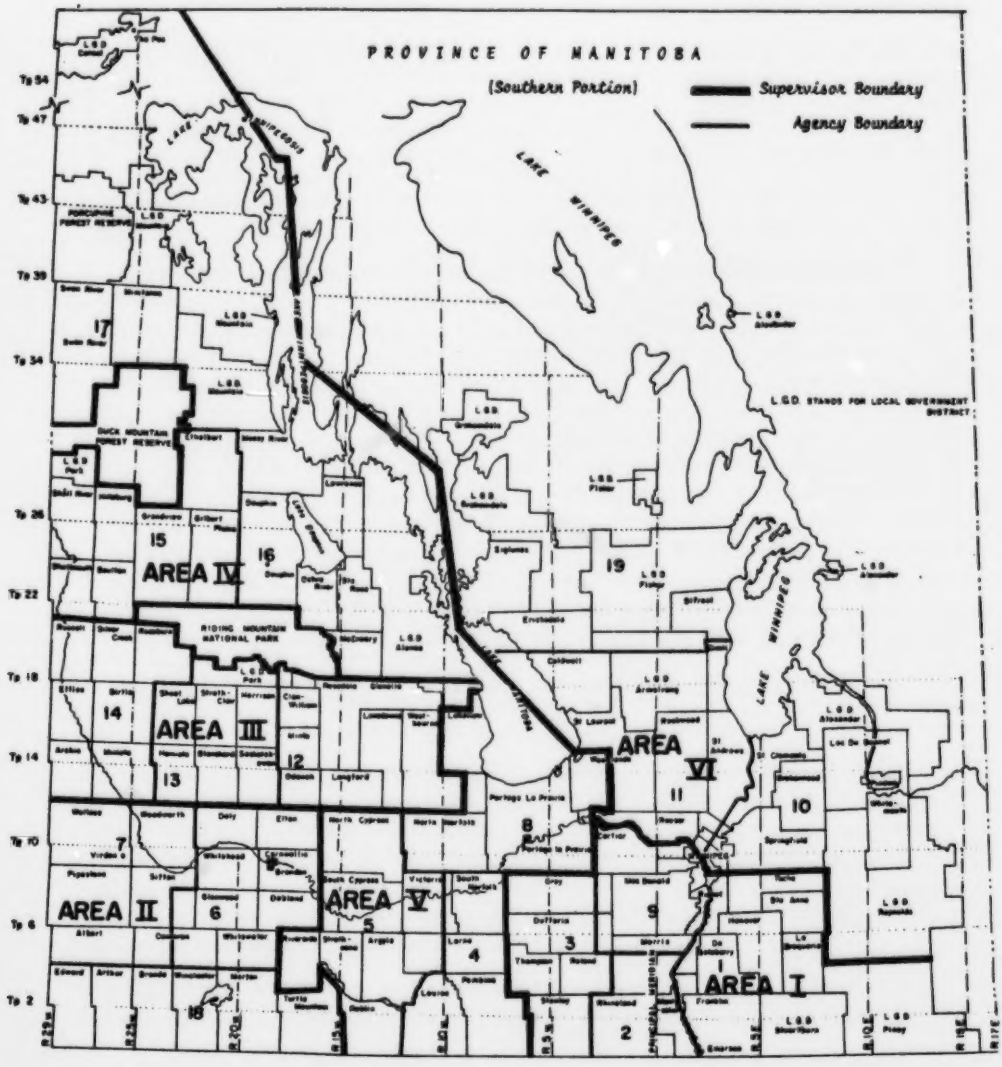
2. One staff member attended the Waterfowl Depredation Compensation Meeting in Regina on June 29, 1981.

3. One staff member attended the Federal Government Crop Insurance Program Review Committee on July 13, 1981 in Winnipeg.

4. Two staff members and four board members attended the National Crop Insurance Conference in Prince Edward Island on July 21, 1981.

5. Mr. J. Puppe, Acting Vice-President, Federal Crop Insurance Corporation, Kansas City, Missouri; Mr. W. Dufresne, Regional Director, Federal Crop Insurance Corporation, St. Paul, Minnesota; Mr. C. Craddock, Western Regional Manager, Canada Department of Agriculture, Ottawa; Mr. B. Boddis, Crop Insurance Officer, Canada Department of Agriculture, Ottawa; Mr. B. Mahoney, Agricultural Representative, Nova Scotia Crop and Livestock Insurance, Truro, Nova Scotia; Mr. S. MacPhail, Agricultural Technician, Prince Edward Island Crop Insurance Agency, Charlottetown, P.E.I.; Mr. J. Campbell, General Manager, Saskatchewan Crop Insurance Corporation, Regina; Mr. L. Chambers, Manager of Field Operations, Saskatchewan Crop Insurance Corporation, Regina and Mr. R. Osika, Supervisor of Training, Saskatchewan Crop Insurance Corporation, Regina, attended the Annual Field Administration Meeting in February and reported on the progress of Crop Insurance in each area and also discussed administrative and policy changes in their area.

6. H.E. Tolton attended the Alberta Annual Agents' Conference in Red Deer, Alberta.


PROVINCE OF MANITOBA
(Southern Portion)
Supervisor Boundary
Agency Boundary
L.G.D. STANDS FOR LOCAL GOVERNMENT DISTRICT
AREA I
AREA II
AREA III
AREA IV
AREA V
AREA VI
LAKE WINNIPEG
LAKE WINNIPEGOSIS
RIDING MOUNTAIN NATIONAL PARK
PORCUPINE FOREST RESERVE
DUCK MOUNTAIN FOREST RESERVE

FIELD OPERATIONS DIVISION

Staff — Head Office

D.E. Forsberg — Liaison
A.J. Godard — Field Division Administration Co-ordinator
E.H. Mazinke — Adjustor Specialist and Trainer
G.B. Murkin — Procedures Specialist
E.O. Rutter — Claims Scrutineer

Area Supervisors

Area I	— W.J. Moffat	— Sanford
Area II	— C.C. McLean	— Virden
Area III	— A.L. Dixon	— Hamiota
Area IV	— W.J. Wowchuk	— Dauphin
Area V	— H.A. Hamilton	— Glenboro
Area VI	— H.F. Popoff	— Stonewall

Area Agents

01	G.L. Loeppky	St. Pierre
02	J.G. Stoesz	Altona (retired May 31, 1981)
	B.D. Hildebrand	Altona (transferred from Somerset July 2, 1981)
03	K.K. Porter	Carman
04	B.D. Hildebrand	Somerset (transferred to Altona July 2, 1981)
	A.D. McPhee	Somerset (appointed September 14, 1981)
05	D.W. East	Glenboro
06	D.A. Benzie	Souris
07	L.B. Collier	Virden
08	G.R. Small	Portage la Prairie
09	C.L. Jessen	Sanford
10	L.E. Zieske	Beausejour
11	L.D. Ciszewski	Stonewall
12	T.K. Girling	Minnedosa
13	G.B. Murkin	Hamiota (transferred to head office September 7, 1981)
	S.J. Lewis	Hamiota (appointed November 30, 1981; resigned January 15, 1982)
	K.L. Tiller	Hamiota (appointed March 1, 1982)
14	W.F. McKerchar	Birtle
15	T.K. Britton	Grandview
16	A.N. Kotyk	Dauphin
17	G.E. McClintock	Swan River
18	M.L. McLean	Deloraine (resigned May 15, 1981)
	J.M. Park	Deloraine (appointed July 6, 1981)
19	R.G. Chekosky	Fisher Branch

Adjustors on Call

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ACTIVITIES

It is the responsibility of the Field Division to promote and service the Manitoba farmers with the all-risk insurance program.

In order to carry out this responsibility, meetings throughout the year were held with the head office field staff, area supervisors, agents, administrative secretaries, scrutineers and adjustors. Training sessions were also held to keep the servicing of contracts as efficient and uniform as possible through the entire province.

Field division, head office personnel and field supervisor meetings — eleven meetings were held to update management on crop conditions, status of claims and the work accomplished in the field. In addition, policy information and procedures were discussed with the supervisors so that it could be relayed to the field personnel.

- All adjustors attended a two day training session at Brandon on methods of appraising crop losses for the all-risk program.
- All adjustors attended a two day training session at Brandon on methods of appraising crop losses for the hail program.
- All adjustors received in-field training from the field area supervisor and agency office personnel prior to adjusting crop losses at the different phases.
- Selected adjustors received training on appraising specific special crops.
- A Forms Committee, comprised of a representative from head office field staff, an area supervisor, an agent and an administrative secretary, held two meetings to review and recommend changes to existing procedures and forms.
- Head office field staff, supervisors, agents and administrative secretaries attended three area meetings to discuss the methods of receiving the seeded acreage reports from the Insureds.
- Three area meetings were held for head office field staff, research and managerial staff, area supervisors, agents and administrative secretaries to discuss the amendments to the 1982 program, confirmations and sales period.
- The area supervisors held a number of area meetings to ensure uniformity within their own areas.
- The Field Division, in co-operation with the Research Division, manned a Crop Insurance display booth at the Weed Fairs held at Brandon and Winnipeg, the Corn Schools at Morden and LaBroquerie, and the Trade Fair at Portage la Prairie.
- The Field Division, in co-operation with the Research Division, had numerous plant population test trials throughout the province to study and research better methods of field appraising.
- The head office field staff and the area supervisors attended the Agronomist Meeting held at the University of Manitoba.

- The Annual Administrative Meeting was attended by head office managerial staff, head office field staff, area supervisors, agents and administrative secretaries. The purpose of this meeting was to up-date and inform staff on product knowledge and to review methods, systems and program changes.
- A number of field staff attended formal courses on Staff Development and Training, which is provided by the Civil Service Commission.

FIELD ADJUSTMENTS

The spring of 1981 was hot and dry throughout most of the seeding period. Heavy spring rains in the area east of Carman to the Red River caused severe drowning, resulting in many crops being reseeded. Spotty cutworm damage throughout the southern part of the province also resulted in reseeding of many crops. Approximately 1,200 reseeding benefit indemnities were paid.

The western part of the province received severe hail damage over large areas in early July. Lesser hail storms were prevalent all summer long in the southern part of the province.

The western part of the province, from the United States border north to the Russell and Roblin areas, received less than adequate rainfall for grain growing crops, resulting in many crop losses. Many of these crops were harvested and adjusted in the post harvest stage.

Heavy rains caused a considerable delay for the potato and sugar beet harvest. Sugar beets, which are harvested later than potatoes, suffered severe frost damage in the fields. These were eventually harvested but losses occurred in the storage piles.

List of the 1981 field adjustments by stages:

750 — 1980 over-winter claims required field inspections.
1,471 — Stage I Unharvested (up to and including June 25).
1,187 — Reseeding benefit.
50 — Unseeded acreage insurance.
2,607 — Hail spot loss.
1,126 — Part II hail.
2,770 — Stage II Unharvested (after June 25).
3,872 — Stage 2H Post Harvest.
67 — Claims not completely harvested (over-winter).

SUMMARY OF INSPECTIONS AND CALLS — 1981

ALL - RISK PROGRAM

	Area #1 J. Moffat		Area #2 C. McLean		Area #3 A. Dixon		Area #4 W. Wowchuk		Area #5 H. Hamilton		Area #6 H. Popoff		
	General	HSL Option	General	HSL Option	General	HSL Option	General	HSL Option	General	HSL Option	General	HSL Option	Total
Wheat	284	161	322	221	317	219	167	133	115	110	173	114	2.336
Oats	26	15	239	71	151	40	111	32	87	32	131	31	966
Barley	123	92	302	208	304	204	243	101	116	108	204	110	2.115
Flax	316	59	274	84	123	57	118	29	347	62	155	30	1.654
Sugar Beets	114	2	—	—	—	—	—	—	9	—	—	—	125
Fall Rye	—	6	14	17	2	1	9	5	7	5	1	3	70
Rapeseed	155	38	75	81	156	188	188	97	123	46	79	15	1.241
Mustard	3	3	7	6	15	16	13	5	7	9	1	—	85
Sunflowers	154	16	82	28	8	2	1	2	93	28	9	8	431
Buckwheat	50	5	34	6	44	3	134	37	56	15	11	3	398
Field Peas	39	16	7	3	4	2	3	1	8	15	4	1	103
Potatoes	4	—	—	—	—	—	1	—	1	2	—	—	8
Mixed Grain	9	6	24	3	7	3	12	3	9	5	44	3	128
Grain Corn	41	20	5	1	5	6	—	—	16	8	6	—	108
Durum Wheat	28	21	107	45	12	20	13	5	16	37	7	27	338
Forage	48	—	53	5	14	—	117	4	3	—	55	—	299
Silage Corn	3	—	6	—	1	—	—	—	5	—	4	—	19
Utility Wheat	45	35	34	14	16	23	11	8	29	23	20	16	274
Lentils	8	4	7	—	7	2	5	4	17	1	5	—	60
Fababeans	1	1	3	—	5	—	4	—	8	—	3	—	25
Unseeded Acreage	1	—	—	—	4	—	7	—	—	—	27	—	39
Old Grain Measurements	35	—	126	—	179	—	99	—	32	—	106	—	577
Farm Calls	461	—	429	—	302	—	326	—	397	—	223	—	2.138
Miscellaneous	399	—	336	—	176	—	320	—	298	—	167	—	1.696
	2,347	500	2,486	793	1.852	786	1.902	466	1,799	506	1,435	361	15.233
Performed by:													
Staff	69	5	55	17	27	15	18	8	32	1	13	—	260
Per Diem Adjustors	2,278	495	2,431	776	1.825	771	1.884	458	1.767	505	1,422	361	14.973
Total	2,347	500	2,486	793	1.852	786	1.902	466	1,799	506	1,435	361	15.233

PART II HAIL PROGRAM — Continued

	Area #1 J. Moffat	Area #2 C. McLean	Area #3 A. Dixon	Area #4 W. Wowchuk	Area #5 H. Hamilton	Area #6 H. Popoff	Total
Wheat	67	50	101	61	40	41	360
Oats	7	21	34	12	6	12	92
Barley	33	59	119	48	37	36	332
Flax	35	27	29	11	28	9	139
Sugar Beets	—	—	—	—	—	—	—
Fall Rye	3	2	2	4	7	1	19
Rapeseed	27	25	105	49	25	11	242
Mustard	1	—	13	5	4	—	23
Sunflowers	12	2	1	2	15	3	35
Buckwheat	2	3	4	17	8	2	36
Field Peas	10	1	—	2	5	1	19
Potatoes	—	—	—	—	—	—	—
Mixed Grain	2	3	1	1	5	2	14
Grain Corn	5	1	1	—	2	—	9
Durum Wheat	10	10	12	1	14	4	51
Forage	—	—	—	1	—	—	1
Silage Corn	—	—	—	—	—	—	—
Utility Wheat	18	8	13	9	7	9	64
Lentils	3	4	—	1	1	—	9
Fababeans	1	—	1	—	—	—	2
	236	216	436	224	204	131	1,447
Performed by:							
Staff	1	2	1	—	—	—	4
Per Diem Adjustors	235	214	435	224	204	131	1,443
	236	216	436	224	204	131	1,447

WATERFOWL AND WILDLIFE PROGRAM

Performed by:							
Staff	1	—	—	2	—	10	13
Per Diem Adjustors	5	58	60	94	36	112	365
	6	58	60	96	36	122	378

RESEARCH DIVISION

The Board of Directors and management of The Manitoba Crop Insurance Corporation are constantly concerned with the development of and improvement toward a sound crop insurance program to meet the needs of Manitoba farmers. It is the responsibility of the research division to provide reliable data and rational answers to crop insurance questions on which development and improvement of the program can be based. Complete and accurate statistics with regard to crop yields, weather and cropping practices are required to provide a statistically and economically sound program. These statistics establish the basis for determining accurate rates and coverages to each crop and for determining the proper relationships between crop coverages, soil types and risk areas. They also serve as the basis for revision by the Board of Directors of policies relating to the program when necessary.

The Manitoba Crop Insurance Corporation, with twenty-two years of experience in some areas of the province and only fourteen years in others, still lacks precise long term data on loss experience. Actuarial calculations are therefore based on the normal distribution curve in conjunction with loss experience for the years in which the program has been operating. The research division is accumulating and refining additional data to permit an increasingly accurate assessment of premiums required to offset crop loss payments.

As in past years, actual loss statistics for each crop in each risk area in 1980 were determined and incorporated into the rate calculations for the 1982 crop insurance programs. Therefore, in some risk areas, rate calculations for 1982 for wheat, oats, barley and flax were based on twenty years actual losses and five years calculated losses. The rates for other crops such as buckwheat and grain corn which were brought into the program in 1970, were based on fourteen years calculated losses and eleven years actual loss experience. This process of incorporating actual losses and eliminating theoretical or calculated loss statistics will eventually result in the premium rate for each crop in each risk area being based solely on actual loss statistics.

To keep abreast of developments in crop insurance, the research division maintains contact with research workers in the U.S.A., other provinces in Canada and the Federal Crop Insurance Division in Ottawa. Information from these sources has been helpful in developing a sound crop insurance program for Manitoba.

Research Related to Premium Rate Structure

During the year, all data pertaining to the crops on which crop insurance coverage is presently offered were updated and analyzed. These data accumulated from the research questionnaires collected from the insured farmers in the years 1961 - 1980 inclusive, provided the basis for revision of the coefficients of variability for each of the crops — wheat, oats, barley, flax, fall rye, rapeseed, mustard, field peas, sunflowers, buckwheat and grain corn in each risk area. The data also provided the basis for revision of coverage for each crop on each soil zone in each risk area.

Since the measure of variability in yield from farm to farm and the relative yields produced on the various soil zones are now based on yields reported by many hundreds of farmers rather than on a relatively small sample, the rates and coverages for each crop should now be more accurate. With alfalfa, grasses and alfalfa mixtures, the questionnaire data has been collected only for the years 1973 - 1980.

All 1980 claims were analyzed by crop, coverage level and risk area and actual losses both for quality and quantity were determined for incorporation into the annual crop rate structure for 1982. The rate structure for forage crops is based on theoretical loss calculations using the normal curve loss cost formula.

Calculation of Basic Coverages and Rates for Cereal Crops, Flax, Fall Rye, Rapeseed, Mustard, Sunflowers, Field Peas, Buckwheat and Grain Corn.

Basic coverage and rate calculations for 1982 at each of the coverage levels 50, 60 and 70 per cent of average yield were based on yields in the years 1955 - 1980 inclusive. Incorporated also in the rates were the actual losses for 1980, the revised quality load factor and revised coefficients of variability. The revised method of applying the normal curve loss cost formula was used in all risk areas for wheat, oats, barley, flax, fall rye, mixed grain, buckwheat, grain corn, sunflowers, rapeseed and field peas.

The revised method of applying the formula could not be used in the rate calculations for mustard and silage corn as data were not available for a sufficient number of years. Therefore, the original method of applying the formula was used but the coefficients of variability for each of these crops were revised to include the research questionnaire data obtained for 1980. The premium rates for fababeans, lentils and field beans are based on field peas while the premium rates for canary seed are based on the red spring wheat rate in risk area 12.

These calculations resulted in the determination of an average premium rate for each crop in each risk area and an average coverage per acre for each crop in each risk area. The coverage was then determined for each soil rating in the risk area according to the yields indicated by data from the research questionnaires. The premium in dollars per acre for each crop in each area was then determined by applying the established dollar value per tonne to the average coverage in tonnes per acre and then applying the calculated premium rate to the value of the coverage.

Premium and coverage information was passed on to the computer division where a personalized 1982 confirmation of insurance form and a customer fact sheet was printed for each Insured who held a crop insurance contract in 1981. The confirmation of insurance form indicates the Insured's 1982 coverage at their 1981 Coverage Level and Dollar Value selection as well as a record of the Insured's land, loss ratio, years insured and loss years.

This past insurance history determines the adjustment to the Insured's coverage. The customer fact sheet provides each Insured with a print-out of his individual coverage in tonnes and dollars per acre for each soil classification in

his operation and for the crops selected on his contract. Premiums per acre for all-risk coverage as well as premiums per acre for hail spot loss are also provided on this sheet. The form is designed to permit the Insured to calculate his total coverage and premium at the different coverage levels according to seeding intentions.

Municipal Soil Rate Maps and Risk Area Basic Rate and Coverage Charts for 1982 were prepared to supply supervisors, agents, office staff and other interested government departments with required information.

Sugar Beet Insurance Program

(a) Sugar beet yield records for 1981 were obtained from the Manitoba Sugar Company.

(b) The average yield of each sugar beet grower in the province was recalculated to include the 1981 yield and coverage in tonnes per acre at the 60, 70 and 80 percent coverage levels. The stages of coverage within these levels were calculated for each individual grower for 1982.

(c) All 1981 sugar beet claims were analyzed to determine the actual loss per acre.

(d) The 1981 cost of producing sugar beets was reviewed to determine the dollar value per tonne to be used for calculating premiums and determining indemnities.

(e) A statement of premium and production guarantee in tonnes per acre for 1982, as calculated and printed by the computer center, was mailed to each sugar beet grower in the province together with an outline of the sugar beet insurance program for 1982.

Potato Insurance Program

Potato yields for 1981 were established for each insured potato grower. Coverage at the various levels and stages within these levels was revised accordingly for each individual insured grower. All potato claims were analyzed and the actual loss per acre determined.

A statement of coverage and premium for 1982 was prepared and mailed to each insured potato grower together with an outline of the potato insurance program. The provincial average yield of the past ten years was revised and coverage calculated on this basis in order to offer coverage to potato growers who do not have a record of potato yields.

Cultivated Forage Crop Insurance Program

Information obtained from the 1980 questionnaires went into basic risk area coverage calculations for 1983. Coverage levels of 50, 60 and 70 per cent of average yields updated the 1965-1980 yield base upon which the three levels are largely determined.

The coverage for each soil rating in the risk areas was then determined according to the yields indicated by the data from the 1973-1980 research

questionnaires. The premium in dollars per acre for each forage crop in each risk area was calculated using the normal curve loss cost formula.

The Forage Establishment Option first offered in 1981 was continued for 1982. This option provides coverage for failure to establish a stand due to natural hazards for insureds with forage insurance. Coverage levels are based on type of forage and method of establishment.

Unseeded Acreage Insurance Program

The 1980 Unseeded Acreage Insurance experience was reviewed and incorporated into the premium rates for 1982 on a risk area basis, according to the formula established in 1980 for the 1981 program. That is, the actual experience accumulated since 1972, by risk area, was incorporated with the base rate established from risk area 12 for the years missing to give a 25-year average premium rate for each risk area.

The 4-year average summerfallow deductibles were recalculated for each risk area including 1980 ratios and excluding 1976 ratios. These deductibles are used to calculate each Insured's insurable acres for 1982.

Dollar Value for Insured Crops in 1982

Market values for all insured crops were reviewed and the two dollar values were established for the guaranteed grades of each crop as a basis for determining premiums and indemnity payments in 1982.

The Insured has the option of selecting either the high or low dollar value.

1982 M.C.I.C. ALL-RISK INSURABLE CROPS AND OPTIONS

Crop	Guaranteed Grade	Low Dollar Option	High Dollar Option
Wheat — Red Spring	#2 C.W.R.S.	$110/t	$150/t
Amber Durum	#3 C.W.A.D.	$110/t	$150/t
Utility	#1 C.U.	$100/t	$140/t
Oats	#1 Feed	$ 70/t	$100/t
Barley	#1 Feed	$ 80/t	$120/t
Fall Rye	#3 Canada	$ 90/t	$130/t
Mixed Grain	55 kg/hl	$ 70/t	$100/t
Flax	#2 Canada	$180/t	$260/t
Rapeseed	#1 Canada	$170/t	$250/t
Mustard	#1 Canada	$150/t	$220/t
Sunflowers	#1 Canada	$160/t	$230/t
Buckwheat	#3 Canada	$115/t	$165/t
Field Peas	#3 C.W.	$135/t	$195/t
Potatoes	Marketable Prod.	$ 40/t	$ 55/t
Sugar Beets	125 kg/t	$ 22/t	$ 30/t
Lentils	#2 Canada	$225/t	$300/t
Fababeans	#3 Canada	$115/t	$155/t
Grain Corn	#3 C.W.	$ 90/t	$125/t
Silage Corn	35% Dry Matter	$ 12/t	$ 18/t
Canary Seed		$250/t	$330/t
Field Beans		$250/t	$330/t
Cultivated Forage Option including Alfalfa, Alfalfa Grass Mixture, Grasses and Sweet Clover		$ 27/t	$ 45/t
Unseeded Acreage Option			
Soil Zones A-H		$ 15/ac.	$ 25/ac.
Soil Zones I-J		$ 10/ac.	$ 20/ac.

Forage Establishment Option:

	Seeded With A Companion Crop	Seeded Without A Companion Crop
Alfalfa	$ 15/ac.	$ 25/ac.
Alfalfa Grass Mixtures	$ 10/ac.	$ 20/ac.
Grasses (Spring Seeded)	$ 10/ac.	$ 20/ac.
Grasses (Fall Seeded)	$ 10/ac.	$ 20/ac.
Sweet Clover	$ 5/ac.	$ 10/ac.

Grade factors were established for all grades below the guaranteed grade in each crop, where applicable, for the purpose of making quality loss adjustments to harvested production when calculating indemnities payable.

PROGRAM CHANGES APPROVED BY THE BOARD OF DIRECTORS FOR 1982 PROGRAM

1. Amendments were made to the Reseeding Benefit. The yield of the destroyed acreage had to be below the long term average yield in order for the Reseeding Benefit to apply. The sequence of seeding was removed. The reseeded crop must be eligible and listed for insurance before a Reseeding Benefit would apply. The Reseeding Benefit allowance for sugar beets was reduced from 25% to 15% of full coverage.

2. Coverage on field peas was established on a 10 year basis rather than a 25 year basis as research indicated substantial increases in yield in the last 10 years. Recent increases in yield were attributed to technological advances in plant breeding and weed control.

   With sufficient statistical data now at hand, premium rate setting was established using the revised method of applying the loss cost formula. This change reduced premium rates, bringing them more in line with actual insurance experience with sunflowers.

3. Canary seed coverage was offered in 1982 on a test basis in all areas of the province to Insureds with a Contract of Crop Insurance. Coverage was based on the average yields reported on yield questionnaires for each soil zone. Premium rates were based on the rate charged for wheat in risk area 12.

   A cost of production study was completed for canary seed along with a review of contract prices for the crop. Based on this information, dollar values were established to cover a significant level of cost of production while still remaining below market value of the crop.

4. Field bean coverage for 1982 was offered on a test basis in all areas of the province to Insureds with a Contract of Crop Insurance. Coverage was based on the average yields reported on yield questionnaires for each soil zone. Premium rates were based on the rate charged for field peas.

   A cost of production study was completed for field beans along with a review of contract prices for the crop. Based on this information, dollar values were established to cover a significant level of cost of production while still remaining below market value of the crop.

5. With rapeseed becoming a large part of the farming operation, it was recommended and approved that the rapeseed option be switched from a district basis to The Manitoba Crop Insurance Corporation risk areas for the setting of rates and coverages. The Board of Directors also accepted the recommendation to apply the revised method of calculating the theoretical premium rates for rapeseed. Adequate experience allowed the program to be converted.

Continuing Research

The 1980-85 Timetable for Introduction of New Crops for Insurance was reviewed and revised as required based on information available and demand for insurance.

A study of the imperfectly drained soils in the southwestern region of the province was continued. There is an increased emphasis on special crop production in this area, particularly on the sandy soils. The presence of a high water table on some of these sands was not fully recognized in the initial rating of these soils and further soil inspection work is warranted.

Crop Yields and Acreage Survey

The Manitoba Crop Insurance Corporation agents collected information on the 1980 crop year by completing a research questionnaire form with each insured farmer contacted during the 1981 confirmation and sales campaign. Complete information as to acreage, yield, cropping sequence (fallow or stubble) and fertilizer application for each and every crop grown was obtained from 7,710 insured farmers. The data were used in establishing the 1982 rates and coverages.

The questionnaire was revised in 1981 to collect more meaningful information on farming practices. Additional information was requested on type and variety of crop, seed quality, seed treatment, crop practice, seeding date, fertilizer inputs, soil test, weed control, moisture conditions and major stress.

Part II Hail and Hail Spot Loss Insurance Rates

Basic hail rates were revised for 1982 Hail Part II incorporating the loss experience from 1981 and for 1982 Hail Spot Loss rates the loss experience from 1980 was included. Losses by individual crop were analyzed and recommendations for changes to the rates charged for field peas and buckwheat were approved by the Board of Directors.

Other Activities in the Research Division

Papers presented

- "Analysis of 1980 Hay Incentive Program" presented at the 1981 Manitoba Agronomists Annual Conference.
- "All-Risk Crop Insurance for Vegetable Crops" presented at the 1981 Manitoba Horticultural Industry Days.
- "Computer Derived Soil Maps and Their Use by The Manitoba Crop Insurance Corporation" presented at the 1981 Manitoba Soil Science Meeting.

Other Presentations

- 1982 Program changes presented to Manitoba Sugar Beet Producers Association Incorp. executive - Winnipeg.
- Lecture on "Crop Insurance Experience - Cause of Loss" to a Plant Science Ecology Class at the University of Manitoba.
- Presentation on 1981 Plant Count Trial Results to Weed Supervisors - Brandon.

- One or more attended the following MASCC subcommittee meetings:
    - Crop Management (member)
    - Cereal Crops
    - Oilseeds and Special Crops
    - Agrometeorology (member)
    - Soil Fertility Advisory (member)

as well as the

- Plant Science Lead Committee meeting re 1982 Field Crop Recommendations.
- A report on sugar beet experience in 1981 was prepared and presented at the Annual Meeting of the Manitoba Sugar Beet Producers Association Inc.
- A study of Crop Insurance Potentials for 1982 was prepared and presented to staff.
- The list of varieties recommended in Manitoba 1960-1981 was updated to include 1982 recommendations. This information was circulated to all staff for use in determining insurability of specific varieties.
- The research division co-operated with the field division in the development and manning of the Crop Insurance booth at Weed Fairs held in Brandon and Winnipeg, at the Corn School held in Morden and at the annual Trade Fair in Portage la Prairie.
- The following technical meetings and field tours were attended by one or more staff of the research division:
    - Soil Fertility Tour — Southern Manitoba
    - University of Manitoba Zero Tillage Site — Minto
    - Agro-Man Field Trial Tour — Shoal Lake
    - Manitoba Agriculture Soils and Agronomy Tour — Interlake
    - Remote Sensing Symposium — Winnipeg
    - Introduction to Data Processing — Portage
    - Consensus Research Data System Meeting — Portage
    - Western Research Directors Meeting — Lacombe
    - Soils Information Workshop — Portage
    - Oilseeds and Pulse Crops — Winnipeg
    - Canada Grains Council — Manitoba Crop Production Potentials — Winnipeg
    - Manitoba Sugar Beet Producers Association Incorp. Annual Meeting — Winnipeg
    - Manitoba Horticultural Industry Days — Winnipeg
    - Western Regional Crop Insurance Meeting — Winnipeg
- Plant population trials were established in several areas of Manitoba to provide a basis for plant count appraisal methods. The results of these trials were presented to staff at the Annual Meeting for discussion purposes.

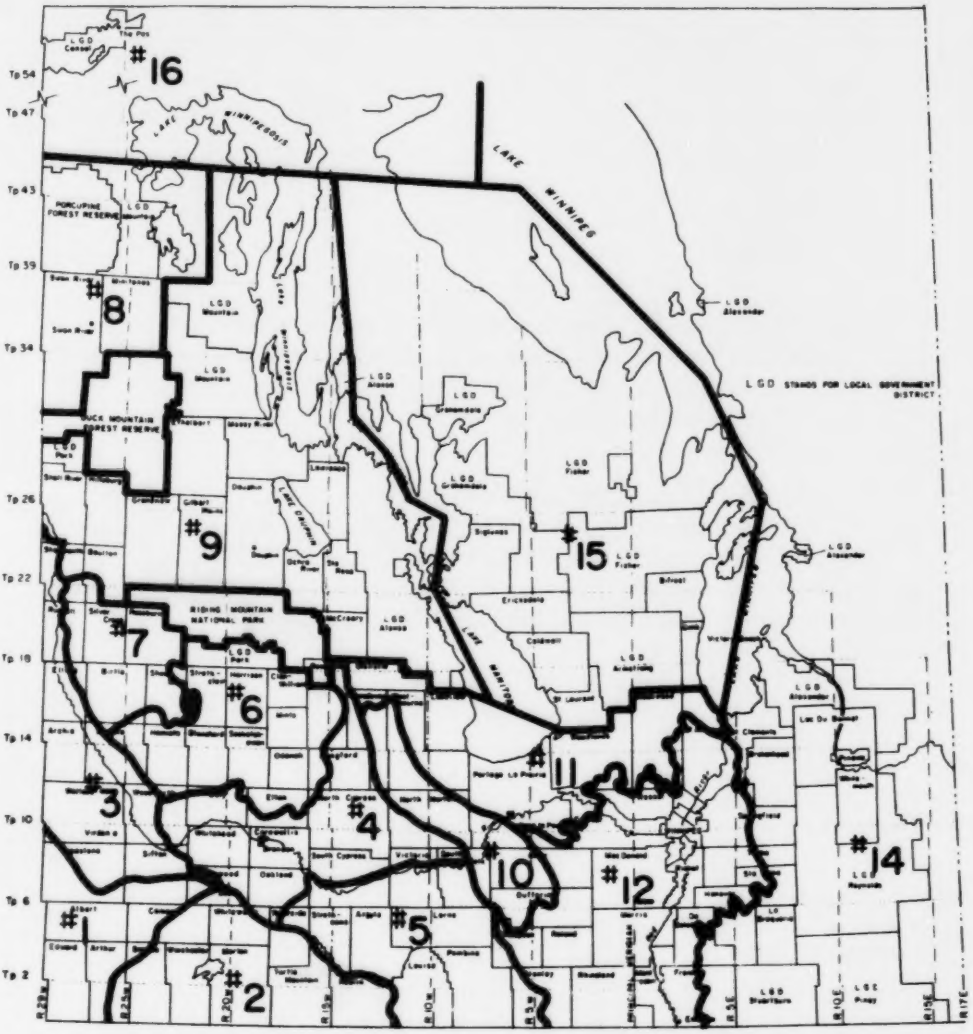
- Plant count methods were re-evaluated and developed onto worksheets by the research division for making appraisals on rapeseed, fababeans, lentils, corn, canary seed and field beans.
- Presentations on the role and activities of the research division were made to M.C.I.C. agents at staff orientation courses.
- A new research questionnaire was designed in co-operation with other divisions, senior management and the Department of Agriculture.

Soil Zone Reinspections

Requests were received to reinspect the soil productivity ratings on 410 quarter sections and river lots in 1981. A total of 230 quarter sections were reinspected.

Revisions to the soil productivity rating were made for 127 quarter sections in 38 municipalities. All revisions were made to the municipal and local government district soil zone maps for the 1982 crop insurance program.

PROVINCE of MANITOBA
CROP INSURANCE RISK AREAS



PROVINCE OF MANITOBA
PROVINCIAL AUDITOR

THE MANITOBA CROP INSURANCE CORPORATION

AUDITOR'S REPORT

I report that the financial statements of The Manitoba Crop Insurance Corporation have been examined under my direction for the fiscal year ended March 31, 1982. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, the financial statements, being Exhibits A, B, C, D, E and Schedules 1 and 2, together with the notes thereto, present fairly the financial position of The Manitoba Crop Insurance Corporation as at March 31, 1982 and the results of its operations for the year then ended in accordance with the accounting policies stated in note 2 to the financial statements applied on a basis consistent with that of the preceding year.

W.K. Ziprick, C.A.,
Provincial Auditor.

June 23, 1982,
Winnipeg, Manitoba.

THE MANITOBA CROP INSURANCE CORPORATION

Exhibit A

Balance Sheet
as at March 31, 1982
(with 1981 figures for comparison)

ASSETS	1982	1981	LIABILITIES AND RESERVES	1982	1981
General Crop Insurance					
Cash on deposit with the Minister of Finance and in bank	$ 2,748,831	$ 3,750,433	Reinsurance premiums payable (Note 2(C)):		
			Government of Canada	$ 637,307	$ 230,751
			Government of the Province of Manitoba	637,307	230,751
				1,274,614	461,502
Premiums receivable:					
Due from insured persons	1,217,088	583,007			
Accrued interest	126,009	55,245			
	1,343,097	638,252	Advance from the Government of the Province of Manitoba (Note 3)	3,400,000	—
Amounts receivable from Reinsurance Funds (Note 2(C)):			Indemnities and other accounts payable (Note 4)	306,410	4,494,475
Canada for Manitoba	—	331,317			
Manitoba	804,555	156,603			
	804,555	487,920			
Accounts receivable — Government of the Province of Manitoba	69	35,427	Premiums collected in advance	580	2,453
Accounts receivable — Other	780	1,620			
Due from Hail Insurance	76,004	32,850	Reserve for the Payment of Indemnities, Exhibit D	—	—
Prepaid expenses	8,268	11,928			
	$ 4,981,604	$ 4,958,430		$ 4,981,604	$ 4,958,430
Hail Insurance					
Cash on deposit with the Minister of Finance and in bank	$ 163,719	$ 507,517	Due to General Crop Insurance	$ 76,004	$ 32,850
			Advance from the Government of the Province of Manitoba	500,000	500,000
Premiums receivable:					
Due from insured persons	272,951	106,540			
Accrued interest	24,175	8,909	Reserve for Payment of Indemnities (deficit) Exhibit E	(115,159)	90,116
	297,126	115,449			
	$ 460,845	$ 622,966		$ 460,845	$ 622,966
	$ 5,442,449	$ 5,581,396		$ 5,442,449	$ 5,581,396

Exhibit B

THE MANITOBA CROP INSURANCE CORPORATION

General Crop Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Revenue:		
Premiums:		
Insured persons	$ 12,035,890	$ 9,763,057
Government of Canada (Note 2(B))	11,234,497	9,852,353
	23,270,387	19,615,410
Filing fee	9,770	6,675
Administrative expenses charged to the Government of the Province of Manitoba, Schedule 1 (Note 2(D))	3,148,538	3,674,561
Interest on cash balances, on funds invested with the Minister of Finance, and on notes for premiums	205,472	1,611,217
Total revenue	26,634,167	24,907,863
Expenditure:		
Administrative expenses, Schedule 1 (Note 2(D))	3,148,538	3,674,561
Reinsurance premiums (Note 2(C)):		
Government of Canada	3,370,349	1,477,853
Government of the Province of Manitoba	3,370,349	1,477,853
Discount allowed for prompt payment of premiums	220,336	229,118
Indemnities	18,770,255	55,288,685
Total expenditure	28,879,827	62,148,070
Revenue under expenditure, Exhibit D	$ 2,245,660	$ 37,240,207

THE MANITOBA CROP INSURANCE CORPORATION

Hail Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Revenue:		
Premiums charged to insured persons at established rates	$ 2,273,063	$ 1,552,266
Charges for credit privileges	52,601	29,019
Interest on cash balances, on deposit with the Minister of Finance, and on notes for premiums	39,038	20,962
Total revenue	2,364,702	1,602,247
Expenditure:		
Administrative expenses, Schedule 2	298,572	199,635
Indemnities	2,266,444	1,042,709
Total expenditure	2,565,016	1,242,344
Revenue (under) over expenditure, Exhibit E	$ (200,314)	$ 359,903

Exhibit D

THE MANITOBA CROP INSURANCE CORPORATION

General Crop Insurance
Statement of the Reserve for the Payment of Indemnities
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Balance — beginning of year	$ —	$ 19,389,554
Less:		
Adjustment of prior years' premiums	14,791	8,353
Doubtful premium collections	25,379	20,580
	40,170	28,933
	(40,170)	19,360,621
Add:		
Revenue under expenditure, Exhibit B	(2,245,659)	(37,240,207)
	(2,285,829)	(17,879,586)
Less recovered from reinsurance funds (Note 2(C)):		
Manitoba	2,094,744	9,079,520
Canada for Manitoba	191,085	8,800,066
	2,285,829	17,879,586
Balance — end of year, Exhibit A	$ —	$ —

Exhibit E

THE MANITOBA CROP INSURANCE CORPORATION

Hail Insurance
Statement of the Reserve for the Payment of Indemnities
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Balance — beginning of year (deficit)	$ 90,116	$ (268,278)
Less:		
Adjustment of prior years' premiums	388	—
Doubtful premium collections	4,573	1,509
	4,961	1,509
	85,155	(269,787)
Add:		
Revenue (under) over expenditure, Exhibit C	(200,314)	359,903
Balance — end of year (deficit) Exhibit A	$ (115,159)	$ 90,116

THE MANITOBA CROP INSURANCE CORPORATION

General Crop Insurance
Statement of administrative expenses
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Advertising and publicity	$ 37,500	$ 19,744
Agents' and adjustors' in-service training	25,748	43,955
Appeal tribunal	4,004	2,214
Audit fee	15,770	11,420
Contract sales and servicing	39,491	23,148
Corporation capital tax	(38,062)	49,153
Data processing charges	122,172	116,243
Directors' remuneration and expenses	23,851	18,068
District offices' rentals and miscellaneous	24,420	21,367
Employee benefits	79,597	69,451
Employee relocation	17,673	18,228
Employer share of pensions (Note 2(E))	26,768	21,205
Equipment rentals	47,997	36,253
Furniture and equipment purchases (Note 2(F))	13,043	50,639
Legal fees	9,696	9,337
Loss adjustors' fees and expenses	877,692	1,369,805
Miscellaneous	5,601	5,786
Salaries	1,475,870	1,339,472
Salaries — Temporary clerical assistance	86,910	157,359
Special studies	7,203	8,003
Stationery, postage and office supplies	93,609	126,970
Telephone	30,403	34,204
Travelling	106,242	112,822
Workers' compensation	15,340	9,715
Total administrative expenses, Exhibit B	$ 3,148,538	$ 3,674,561

Schedule 2

THE MANITOBA CROP INSURANCE CORPORATION

Hail Insurance
Statement of administrative expenses
for the year ended March 31, 1982
(with 1981 figures for comparison)

	1982	1981
Advertising and publicity	$ 576	$ 151
Agents' and adjustors' in-service training	9,343	5,490
Appeal tribunal	694	—
Audit fee	1,391	1,200
Data processing charges	21,050	16,481
Directors' remuneration and expenses	2,005	1,282
District offices' rentals and miscellaneous	2,052	1,517
Employee benefits	6,690	4,929
Employee relocation	1,485	1,294
Equipment rentals	7,663	2,573
Furniture and equipment purchases (Note 2(F))	984	482
Legal fees	887	663
Loss adjustors' fees and expenses	82,853	29,969
Miscellaneous	474	419
Salaries	124,040	95,075
Salaries — Temporary clerical assistance	7,304	11,169
Special studies	—	500
Stationery, postage and office supplies	16,308	15,316
Telephone	2,555	2,428
Travelling	8,929	8,008
Workers' compensation	1,289	689
Total administrative expenses, Exhibit C	$ 298,572	$ 199,635

THE MANITOBA CROP INSURANCE CORPORATION

Notes to Financial Statements
March 31, 1982

1. Authority

The Manitoba Crop Insurance Corporation is incorporated under a specific Statute of the Province of Manitoba, being Chapter C-310 of the Revised Statutes of Manitoba, 1970.

2. Significant Accounting Policies

(A) Programs

The Corporation operates general crop and hail crop insurance programs for Manitoba farmers and accounts for these programs separately.

(B) Premiums — General Crop Insurance

An agreement between the Governments of the Province of Manitoba and Canada provides for the matching, by Canada, of crop insurance premiums collected from insured persons. The Corporation recognizes as revenue all premiums on crop policies earned during the year, including the matching portion collected from Canada. The insurance premium rates are adjusted annually on the basis of a break-even position being maintained over 25 years of crop losses' experiences.

(C) Reinsurance Funds

In accordance with the terms of a reinsurance agreement between the Governments of Manitoba and Canada and the Corporation, indemnities for general crop insurance in excess of the Corporation's Reserve are recovered from Reinsurance Funds maintained by Manitoba and Canada. The Governments of Manitoba and Canada credit reinsurance premiums received and charge payments made on account of indemnities to the Funds. Interest is neither credited nor charged to the Funds.

The changes in the Reinsurance Funds for the year ended March 31, exclusive of the amounts payable and receivable as shown on the Balance Sheet, were as follows:

	Reinsurance Funds	
	Manitoba	Canada for Manitoba
Balances, March 31, 1981	$ 1,058,462	$ 4,997,464
Add:		
Reinsurance premiums	2,963,793	2,963,793
	4,022,255	7,961,257
Less:		
Payments on account of indemnities	1,446,792	522,403
Balances, March 31, 1982	$ 2,575,463	$ 7,438,854

2. (D) Administrative Expenses

The agreement between the Governments of the Province of Manitoba and Canada, referred to in section (B) of this note, also stipulates that all administrative expenses relating to the general crop insurance program will be met by the Province of Manitoba. Certain of these costs are common to both the general crop insurance and hail insurance programs and are allocated on a basis approved by the Corporation's Board of Directors. The Corporation's head office and certain of its field office accommodations are provided by the Province of Manitoba at no charge to the Corporation.

(E) Pensions

In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Corporation contributes 50% of the pension disbursements made to retired employees. Such payments are charged to operations as incurred and provision is not made in the accounts to fund current or past service obligations to the Superannuation Fund. On the basis of an actuarial report, the unfunded provision for the Corporation employees amounted to $762,000 as at December 31, 1981.

(F) Fixed Assets

Furniture and equipment purchases are charged to operations in the year of acquisition.

3. Advance from the Government of the Province of Manitoba

When necessary, there is provision for the Corporation to receive temporary working capital advances to be used for the payment of indemnities. These advances will be repaid as and when final payments on premiums are received by the Corporation.

4. Indemnities and other accounts payable

These liabilities consist of the following:

	March 31	
	1982	1981
Indemnities payable	$ 252,132	$ 4,152,690
Indemnity claims received but not assessed as yet	47,000	300,000
Other accounts payable	7,278	41,785
	$ 306,410	$ 4,494,475

Schedule 3

Summary of All-Risk Insurance Written for the Year Ended March 31, 1982

	Red Spring Wheat			Oats			Barley		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	324,196.4	$ 571,789.78	$ 20,628,173.72	13,412.3	$ 20,264.68	$ 547,988.41	151,852.2	$ 381,051.11	$ 9,072,797.01
Area II	479,136.2	567,382.01	30,436,919.99	68,951.7	96,592.60	2,663,310.56	268,955.0	408,762.58	16,389,756.10
Area III	291,331.4	452,646.90	19,835,148.95	35,378.2	60,735.12	1,401,661.45	257,206.9	439,502.82	15,839,682.24
Area IV	254,834.8	463,489.68	16,269,023.01	28,675.5	57,065.98	1,000,801.72	158,347.5	356,463.40	8,241,949.86
Area V	279,682.7	349,327.74	19,380,723.68	32,769.4	41,408.06	1,378,904.53	225,491.0	352,890.83	14,334,595.06
Area VI	124,004.1	297,141.41	7,039,914.04	17,180.8	36,616.36	576,177.55	78,174.6	231,008.36	3,668,711.29
Total by Crops	1,753,185.6	$2,701,777.52	$113,589,903.39	196,367.9	$312,682.80	$7,568,844.22	1,140,027.2	$2,169,679.10	$67,547,491.56

	Flax			Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	102,748.8	$ 267,495.33	$ 4,624,402.25	15,262.5	$ 68,384.65	$3,582,276.99	3,390.0	$ 5,053.08	$ 106,418.84
Area II	102,454.2	198,993.88	4,484,368.58	—	—	—	11,753.0	10,534.85	351,367.08
Area III	31,370.9	70,134.79	1,429,787.18	—	—	—	4,549.0	5,070.08	137,614.79
Area IV	20,351.7	59,503.61	842,713.72	—	—	—	8,701.0	11,467.10	289,217.88
Area V	122,082.1	229,181.60	6,021,040.74	2,126.0	8,702.83	580,133.11	12,649.0	14,169.46	407,935.41
Area VI	19,435.4	60,899.51	777,707.03	50.0	444.50	8,389.50	135.0	194.34	3,177.20
Total by Crops	398,443.1	$ 886,208.72	$ 18,180,019.50	17,438.5	$ 77,531.98	$4,170,799.60	41,177.0	$ 46,488.91	$ 1,295,731.20

	Rapeseed			Mustard			Sunflowers		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	56,951.5	$ 290,388.63	$ 3,422,144.38	1,023.0	$ 4,278.18	$ 47,891.65	59,956.7	$ 142,661.29	$ 4,258,138.22
Area II	61,964.5	215,708.81	3,681,003.25	4,943.0	15,251.54	219,768.55	37,931.1	93,871.63	2,700,717.96
Area III	66,643.8	236,019.29	4,244,562.34	8,133.0	23,909.70	387,614.20	2,100.0	4,385.37	132,730.09
Area IV	52,923.8	200,535.72	2,821,639.01	4,125.0	15,360.26	182,091.40	60.0	171.00	4,448.40
Area V	74,568.8	273,046.06	4,838,767.16	2,794.0	7,803.58	122,176.60	35,258.0	79,042.16	2,593,487.71
Area VI	13,279.4	63,185.44	639,400.97	1,086.0	3,854.51	43,131.75	2,700.6	5,874.00	164,608.18
Total by Crops	326,331.8	$1,278,883.95	$ 19,647,517.11	22,104.0	$ 70,457.77	$1,002,674.15	138,006.4	$ 326,005.45	$ 9,854,130.56

Summary of All-Risk Insurance Written for the Year Ended March 31, 1982

Schedule 3
(continued)

	Buckwheat			Field Peas			Unseeded Acreage		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	9,642.4	$ 41,347.42	$ 285,214.48	39,080.8	$165,631.93	$2,484,139.23	131,145.0	$25,683.65	$3,073,130.00
Area II	2,607.0	10,059.30	79,929.07	673.0	3,023.89	43,441.80	1,184.0	1,015.58	29,540.00
Area III	7,573.0	29,856.23	227,487.05	1,351.0	5,175.55	87,043.98	3,918.1	2,095.97	95,247.50
Area IV	14,853.6	57,322.58	453,244.46	665.0	2,577.09	34,710.09	9,919.2	5,141.74	245,535.00
Area V	12,439.1	46,634.96	407,350.08	12,207.0	45,092.01	816,166.30	5,043.3	1,635.60	125,491.00
Area VI	1,992.0	6,544.98	41,865.75	2,310.0	9,600.77	118,207.16	69,955.2	42,937.31	1,686,469.00
Total by Crops	49,107.1	$191,765.47	$ 1,495,090.89	56,286.8	$231,101.24	$3,583,708.56	221,164.8	$78,509.85	$5,255,412.50

	Grain Corn			Durum Wheat			Silage Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	59,004.9	$274,935.05	$ 7,057,202.84	26,704.0	$ 53,028.00	$1,765,023.22	3,026.0	$ 8,317.62	$ 232,636.00
Area II	5,797.0	28,458.77	546,538.20	84,872.6	116,915.50	5,482,393.14	882.0	1,760.25	55,550.40
Area III	2,002.0	7,701.00	174,789.24	10,245.0	14,643.39	693,346.97	—	—	—
Area IV	—	—	—	2,928.4	4,982.91	179,836.92	691.0	1,820.08	57,668.80
Area V	20,790.0	90,815.31	2,195,250.96	21,307.0	25,067.89	1,532,909.02	1,717.0	3,952.89	132,302.80
Area VI	4,029.0	18,084.06	408,672.84	1,115.0	3,089.90	66,941.22	768.0	1,521.07	48,877.20
Total by Crops	91,622.9	$419,994.19	$10,382,454.08	147,172.0	$217,727.59	$9,720,450.49	7,084.0	$17,371.91	$ 527,035.20

	Mixed Grain			Potatoes			Forage		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	4,977.0	$ 7,635.04	$ 224,150.42	4,053.0	$ 25,669.08	$1,123,033.19	4,535.6	$ 5,569.23	$ 157,838.00
Area II	6,162.0	9,267.34	254,725.07	345.0	815.27	95,102.70	9,767.9	16,597.92	320,482.56
Area III	2,384.0	3,614.19	108,477.32	250.0	1,670.25	69,465.00	2,377.1	3,688.19	67,550.46
Area IV	3,499.8	6,645.85	140,611.35	85.0	596.78	25,465.15	11,025.3	14,890.26	432,168.99
Area V	5,457.0	7,908.98	244,516.16	13,853.0	77,403.39	4,327,032.82	1,897.9	2,329.23	52,453.02
Area VI	7,089.0	15,268.16	299,798.57	151.0	752.43	35,466.46	3,314.3	5,030.36	121,597.45
Total by Crops	29,568.8	$ 50,339.56	$ 1,272,278.89	18,737.0	$106,907.20	$5,675,565.32	32,918.1	$48,105.19	$1,152,090.48

Summary of All-Risk Insurance Written for the Year Ended March 31, 1982

Schedule 3 (continued)

	Utility Wheat			Lentils			Fababeans		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	106,747.0	$ 220,943.53	$ 7,753,656.07	1,871.0	$10,455.19	$135,569.46	787.0	$ 4,184.85	$ 59,921.81
Area II	23,169.0	31,288.71	1,654,298.93	905.0	4,720.23	72,150.30	242.0	1,374.56	19,321.50
Area III	14,064.4	19,999.17	1,076,408.60	1,498.0	8,008.68	124,186.70	295.0	1,477.98	20,958.15
Area IV	8,330.0	18,845.18	601,799.44	1,758.0	8,540.92	136,176.30	1,271.0	8,222.15	113,312.76
Area V	78,331.6	112,045.46	6,509,519.96	3,339.8	16,260.36	263,388.42	539.6	2,958.69	46,766.72
Area VI	14,552.2	35,526.70	898,909.84	425.0	2,372.85	28,881.80	534.6	2,822.65	39,606.45
Total by Crops	245,194.2	$ 438,648.75	$ 18,494,592.84	9,796.8	$50,358.23	$760,352.98	3,669.2	$21,040.88	$299,887.39

	All Crops		
	Acres	Premium	Coverage
Area I	1,120,367.1	$2,594,767.32	$ 70,641,746.19
Area II	1,172,695.2	1,832,395.22	69,580,685.74
Area III	742,670.8	1,390,334.67	46,153,762.21
Area IV	583,045.6	1,293,642.29	32,072,414.26
Area V	964,343.3	1,787,677.09	66,310,911.26
Area VI	362,281.2	842,769.67	16,716,511.25
Total by Crops	4,945,403.2	$9,741,586.26	$301,476,030.91

Schedule 3A

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1982

	Red Spring Wheat			Oats			Barley		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	296,101.4	$131,265.07	$18,867,298.40	11,852.3	$ 3,542.95	$ 483,344.15	141,173.6	$ 60,918.79	$ 8,443,206.72
Area II	296,604.4	218,399.18	19,215,487.72	40,082.3	18,037.31	1,571,802.33	181,571.5	123,858.57	11,203,668.30
Area III	140,068.0	128,490.31	9,759,369.54	15,741.2	7,825.67	642,848.56	128,686.0	107,428.59	8,065,797.29
Area IV	245,348.0	123,641.73	15,700,307.26	27,739.5	8,482.28	968,216.12	151,672.5	61,562.88	7,911,265.69
Area V	261,937.7	193,789.48	18,181,380.30	31,082.4	14,245.87	1,310,027.98	212,229.0	144,464.07	13,505,180.99
Area VI	105,899.1	37,526.08	6,062,185.76	14,054.8	2,887.58	480,361.23	66,380.6	19,272.51	3,148,659.19
Total by Crops	1,345,958.6	$833,111.85	$87,786,028.98	140,552.5	$55,021.66	$5,456,600.37	881,713.2	$517,505.41	$52,277,778.38

	Flax			Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	95,413.8	$ 30,978.09	$ 4,294,890.23	12,054.9	$15,017.43	$2,869,097.64	3,352.0	$ 745.72	$ 104,610.93
Area II	66,803.3	33,002.21	2,968,258.22	—	—	—	7,417.0	2,725.88	218,771.08
Area III	15,721.7	9,175.72	719,832.26	—	—	—	1,768.0	576.36	53,824.95
Area IV	19,783.7	6,308.32	818,374.12	—	—	—	8,528.0	2,070.54	284,182.20
Area V	116,314.1	62,569.81	5,754,505.74	1,970.0	2,791.80	538,167.55	12,055.0	4,190.90	387,849.49
Area VI	16,116.4	3,887.48	646,393.57	—	—	—	135.0	18.35	3,177.20
Total by Crops	330,153.0	$145,921.63	$15,202,254.14	14,024.9	$17,809.23	$3,407,265.19	33,255.0	$ 10,327.75	$ 1,052,415.85

	Rapeseed			Mustard			Sunflowers		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	53,741.5	$ 34,309.35	$ 3,234,143.32	1,023.0	$ 478.04	$ 47,891.65	55,900.7	$ 27,044.83	$ 3,961,535.22
Area II	41,719.5	41,926.59	2,543,874.02	3,909.0	3,176.44	177,510.65	26,263.1	21,831.35	1,888,820.94
Area III	37,569.0	47,297.61	2,427,057.96	3,503.0	3,577.74	171,823.30	1,746.0	1,103.96	112,888.82
Area IV	51,473.8	31,812.08	2,747,904.74	4,075.0	2,682.01	179,801.40	60.0	40.20	4,448.40
Area V	70,224.5	69,009.40	4,580,667.53	2,794.0	2,116.03	122,176.60	32,634.0	24,207.90	2,416,296.51
Area VI	11,606.4	4,893.54	555,574.85	1,086.0	439.92	43,131.75	2,432.0	952.70	146,752.32
Total by Crops	266,334.7	$229,248.57	$16,089,222.42	16,390.0	$12,470.18	$ 742,335.35	119,035.8	$ 75,180.94	$ 8,530,742.21

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1982

Schedule 3A (continued)

	Buckwheat			Field Peas			Grain Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	8,821.4	$ 2,945.17	$ 261,513.25	35,394.8	$23,572.78	$2,258,904.95	56,649.9	$ 46,750.49	$ 6,787,426.27
Area II	1,466.0	813.94	47,226.45	478.0	454.38	30,870.30	4,507.0	4,482.17	420,660.60
Area III	2,652.0	885.74	78,061.20	843.0	850.24	54,084.80	1,806.0	1,361.00	157,356.12
Area IV	14,597.6	5,903.46	445,080.56	625.0	437.23	32,336.89	—	—	—
Area V	11,379.1	5,087.87	379,608.33	11,767.0	10,629.68	785,000.20	17,995.0	15,766.61	1,890,633.00
Area VI	1,722.0	314.80	35,125.50	2,127.0	904.28	109,109.95	3,772.0	2,409.08	385,583.76
Total by Crops	40,638.1	$15,950.98	$1,246,615.29	51,234.8	$36,848.59	$3,270,307.09	84,729.9	$ 70,769.35	$ 9,641,659.75

	Durum Wheat			Silage Corn			Mixed Grain		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	24,741.0	$11,503.74	$1,632,807.02	2,753.0	$ 1,492.84	$ 214,327.20	4,740.0	$ 1,490.73	$ 214,752.07
Area II	58,488.0	45,195.05	3,888,833.89	705.0	579.53	47,014.40	3,620.0	1,667.11	145,612.31
Area III	6,660.0	6,355.08	474,208.76	—	—	—	837.0	396.97	39,668.31
Area IV	2,481.4	1,202.72	153,405.48	295.0	173.05	23,640.00	3,399.8	1,078.97	136,534.35
Area V	20,334.0	16,760.03	1,463,446.76	1,717.0	1,439.74	132,302.80	5,273.0	2,454.20	237,687.86
Area VI	995.0	394.25	61,272.62	768.0	275.47	48,877.20	6,562.0	1,708.30	279,740.71
Total by Crops	113,699.4	$81,410.87	$7,673,974.53	6,238.0	$ 3,960.63	$ 466,161.60	24,431.8	$ 8,796.28	$ 1,053,995.61

	Potatoes			Forage			Utility Wheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	3,239.0	$ 4,888.41	$ 940,548.91	2,031.6	$ 614.79	$ 119,245.80	98,793.0	$ 50,752.88	$ 7,159,492.76
Area II	—	—	—	5,126.8	1,813.22	209,555.11	17,861.0	13,993.92	1,279,646.01
Area III	250.0	365.00	69,465.00	572.7	159.94	19,410.74	6,281.4	6,067.42	477,334.01
Area IV	85.0	114.75	25,465.15	7,689.2	2,313.10	355,458.58	8,125.0	4,262.25	591,983.05
Area V	5,232.0	10,536.81	1,574,154.94	742.9	273.16	33,983.77	73,216.6	65,675.18	6,086,404.67
Area VI	7.0	6.72	1,284.78	2,359.2	448.29	100,754.34	13,552.2	5,267.95	847,644.06
Total by Crops	8,813.0	$15,911.69	$2,610,918./8	18,522.4	$ 5,622.50	$ 838,408.34	217,829.2	$146,019.60	$16,442,504.56

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1982

Schedule 3A (continued)

	Lentils			Fababeans			All Crops		
	Acres	Premium	Coverage	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,827.0	$1,420.54	$132,163.86	717.0	$ 596.85	$ 54,897.91	910,320.9	$ 450,329.49	$ 62,082,098.26
Area II	655.0	860.06	52,464.30	242.0	310.83	19,321.50	757,518.9	533,127.74	45,929,398.33
Area III	833.0	1,296.82	70,355.70	120.0	165.20	10,267.60	365,658.0	323,379.37	23,403,654.92
Area IV	1,758.0	1,927.36	136,176.30	1,271.0	1,503.63	113,312.76	549,007.5	255,516.56	30,627,893.05
Area V	3,314.8	3,023.26	261,130.92	465.6	688.38	41,375.82	892,677.7	649,720.18	59,681,981.76
Area VI	385.0	224.48	26,190.60	534.6	399.13	39,606.45	250,494.3	82,230.91	13,021,425.84
Total by Crops	8,772.8	$8,752.52	$678,481.68	3,350.2	$3,664.02	$278,782.04	3,725,677.3	$2,294,304.25	$234,746,452.16

Analysis of Crops Insured for the Year Ended March 31, 1982

Schedule 4

	Insured Persons	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape-Seed	Mustard	Sun-Flowers	Buck-Wheat	Field Peas	Unseeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Potatoes	Forage	Utility Wheat	Lentils	Fabe-Beans	Total
Albert	165	125	58	83	48	—	22	4	4	22	1	—	—	4	55	3	4	—	17	10	—	—	460
Alexander	19	14	3	9	4	—	—	3	—	—	2	1	3	—	—	—	—	—	—	—	—	—	39
Alonsa	41	22	16	12	8	—	—	4	—	—	6	1	9	—	—	—	3	—	15	2	—	1	99
Archie	62	54	36	36	5	—	2	1	—	—	—	—	—	—	3	—	3	—	4	1	—	—	145
Argyle	172	153	58	121	55	—	16	17	5	16	6	—	—	7	11	—	13	—	—	3	1	—	482
Armstrong	43	29	21	19	6	—	—	3	—	—	—	—	27	—	—	—	11	—	3	3	1	—	123
Arthur	149	120	46	55	63	—	19	13	4	25	7	—	3	6	43	—	4	—	7	7	—	—	422
Assiniboia	11	11	1	8	3	—	—	1	—	—	—	—	1	—	—	—	—	—	—	1	—	—	26
Bifrost	103	70	18	74	41	—	—	15	—	—	1	2	51	—	2	—	5	—	—	22	1	—	302
Birtle	179	159	43	142	17	—	8	44	10	—	—	1	—	—	5	—	2	—	3	3	1	—	438
Blanchard	122	97	11	112	28	—	—	61	1	—	—	—	—	—	9	—	—	—	1	13	3	—	336
Boulton	67	55	26	43	1	—	—	8	5	—	—	—	—	—	2	—	1	—	6	—	1	—	148
Brenda	216	189	42	159	81	—	8	21	4	28	—	2	1	2	64	—	3	—	2	2	1	—	609
Brokenhead	150	116	43	66	29	—	1	7	—	5	9	15	10	10	1	3	7	—	6	13	2	1	344
Cameron	99	81	22	73	31	—	2	40	—	15	3	2	1	—	13	—	1	—	3	4	3	—	294
Cartier	116	95	4	77	63	—	—	26	—	7	2	15	28	3	14	—	1	1	—	38	8	—	382
Charleswood	9	8	1	3	5	1	—	1	—	1	—	—	1	—	1	—	—	—	—	5	—	—	27
Clanwilliam	86	55	30	75	5	—	—	19	—	—	—	—	—	—	1	—	1	—	—	3	—	—	189
Coldwell	30	18	8	13	1	—	—	1	—	—	—	—	6	—	—	—	11	—	1	3	—	—	62
Consol	21	17	3	16	1	—	—	11	—	—	—	—	4	—	—	—	—	—	—	—	—	—	52
Cornwallis	75	37	31	52	16	—	8	16	1	8	1	—	—	2	7	—	2	—	1	13	—	1	196
Daly	101	89	24	62	20	—	5	39	4	—	—	—	—	—	13	—	3	—	1	9	2	—	271
Dauphin	301	221	94	140	71	—	21	98	11	—	101	8	4	—	4	1	5	—	29	16	1	2	827
De Salaberry	92	67	6	50	31	4	2	5	—	7	8	10	2	2	10	—	5	1	3	11	1	1	226
Dufferin	243	90	33	117	111	6	19	55	1	62	25	46	14	85	16	11	9	6	—	106	8	—	820
East St. Paul	3	3	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	4
Edward	148	114	46	48	44	—	16	32	—	20	3	—	—	3	58	3	3	—	13	3	—	—	406
Ellice	57	44	17	44	5	—	5	15	—	—	—	—	—	—	2	—	1	—	1	—	—	—	134
Elton	160	129	26	136	49	—	8	44	7	6	—	1	—	2	40	1	4	—	4	17	1	—	475
Eriksdale	35	18	6	21	4	—	—	1	—	—	—	—	8	—	—	—	8	—	—	2	—	—	68
Ethelbert	69	62	47	29	14	—	4	10	2	—	45	—	1	—	2	—	1	—	5	2	—	—	224
Fisher	219	156	64	116	39	—	1	57	2	—	2	—	132	1	1	1	8	—	16	24	4	1	625
Fort Garry	7	3	2	3	3	—	—	—	—	1	—	—	2	—	1	—	1	—	1	—	—	1	18
Franklin	130	88	15	63	26	3	1	19	—	30	13	18	9	13	28	3	10	—	9	12	1	5	366
Gilbert Plains	105	83	28	56	14	—	6	40	3	—	24	1	1	—	1	—	5	—	8	4	1	—	275
Gimli	17	10	6	5	10	—	—	1	—	—	—	—	4	—	—	—	2	—	1	1	—	—	40
Glenella	78	59	24	35	9	—	—	14	—	—	12	—	6	—	1	—	2	—	—	3	1	—	166
Glenwood	107	84	43	85	30	—	9	30	—	10	6	—	—	1	21	—	3	1	9	3	1	—	336
Grahamdale	40	24	18	18	7	—	—	1	—	—	—	—	13	—	—	—	1	—	—	3	—	—	85
Grandview	238	213	55	166	18	—	8	76	2	—	10	—	—	—	2	—	10	—	22	7	2	2	593
Grey	145	69	24	57	70	—	4	25	—	25	18	14	20	22	11	9	8	—	5	62	—	—	443

Analysis of Crops Insured for the Year Ended March 31, 1982

Schedule 4 (continued)

	Insured Persons	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape-Seed	Mustard	Sun-Flowers	Buck-Wheat	Field Peas	Unseeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Potatoes	Forage	Utility Wheat	Lentils	Faba-Beans	Total
Hamiota	182	162	19	143	25	—	5	76	6	—	—	1	—	—	8	—	3	—	—	27	1	—	476
Hanover	63	29	3	31	2	23	—	4	—	2	—	1	4	1	—	2	2	—	5	11	1	—	121
Harrison	71	58	3	59	12	—	—	15	—	—	—	—	—	—	—	—	—	—	—	6	—	—	153
Hillsburg	88	77	41	54	3	—	5	5	1	—	—	—	—	—	—	—	1	—	7	1	1	—	196
La Broquerie	8	2	2	5	—	—	1	2	—	3	—	—	—	2	—	2	1	—	3	—	1	—	24
Lac Du Bonnet	39	28	15	11	7	—	—	4	—	—	1	3	4	—	—	—	1	—	—	4	—	—	78
Lakeview	49	25	14	23	17	—	1	13	—	—	11	1	3	5	1	—	3	—	1	5	1	—	124
Langford	118	84	31	89	32	—	7	45	1	13	2	1	—	4	21	—	1	—	—	13	1	—	345
Lansdowne	78	41	29	46	19	—	1	26	5	—	23	1	2	2	3	—	8	—	—	3	—	—	209
Lawrence	43	24	12	26	10	—	1	10	—	—	—	—	—	—	—	—	2	—	7	—	—	—	92
Lorne	305	243	56	211	177	—	41	74	3	8	18	11	—	—	22	2	10	1	6	45	3	—	931
Louise	289	153	59	249	202	—	13	129	4	32	10	28	—	10	43	11	2	—	4	96	3	—	1,048
Macdonald	354	305	29	150	166	3	—	71	—	38	3	8	55	2	39	1	3	—	23	85	2	2	985
McCreary	63	43	28	33	5	—	—	5	—	—	1	—	4	—	2	—	4	—	—	2	1	1	129
Miniota	115	108	51	79	11	—	9	15	3	—	—	2	—	3	9	—	6	—	3	2	1	1	303
Minitonas	175	145	30	121	16	—	15	46	—	—	1	—	1	—	—	—	2	—	3	14	1	1	396
Minto	142	110	35	123	21	—	7	50	5	—	1	2	—	—	6	—	1	—	1	15	3	1	381
Montcalm	156	119	1	79	52	29	—	39	3	46	2	61	15	9	21	1	—	—	—	26	—	—	503
Morris	278	215	15	128	117	—	—	101	1	74	3	47	53	5	36	1	1	—	—	58	1	2	858
Morton	179	165	48	125	84	—	1	49	2	9	—	—	—	3	22	—	2	—	12	9	—	—	531
Mossey River	98	64	29	59	34	—	3	25	2	—	22	—	1	—	—	—	—	—	23	3	—	1	266
Mountain South	37	33	23	15	5	—	2	9	—	—	11	—	—	—	—	—	—	—	1	1	—	—	100
Mountain North	58	48	11	38	9	—	3	14	—	—	—	—	3	—	—	—	2	—	1	9	—	—	138
North Cypress	162	116	34	115	33	—	19	48	1	24	4	40	—	9	10	1	2	31	1	16	4	—	508
North Norfolk	147	94	36	83	41	—	12	54	—	39	51	3	—	15	1	—	3	5	4	9	5	—	455
Oakland	117	94	41	77	24	—	—	11	5	15	1	—	—	1	16	—	2	—	1	10	—	—	298
Ochre River	40	26	12	27	13	—	1	5	—	—	—	—	2	—	3	1	2	—	7	4	—	—	103
Odanah	107	87	14	93	35	—	3	45	8	—	—	—	—	—	9	—	1	—	—	15	—	—	310
Old Kildonan	2	1	—	2	1	—	—	—	—	—	—	—	—	—	—	—	—	—	—	1	—	—	5
Park South	90	70	35	59	1	—	1	8	—	—	—	—	—	—	3	—	—	—	2	3	—	—	182
Park North	31	22	5	20	—	—	2	7	—	—	—	—	—	—	—	—	1	—	1	1	—	—	59
Pembina	265	169	39	178	161	—	13	90	2	13	4	5	—	7	47	4	5	—	5	143	2	5	892
Piney	18	7	7	5	8	—	—	1	—	—	5	—	—	—	1	—	1	—	—	2	—	—	37
Pipestone	214	176	63	92	46	—	10	4	4	19	2	1	—	8	57	3	—	—	7	14	—	—	506
Portage la Prairie	378	236	52	236	155	22	13	109	1	34	27	77	7	38	13	4	11	2	7	113	31	3	1 191

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Analysis of Crops Insured for the Year Ended March 31, 1982

Schedule 4 (continued)

	Insured Persons	Red Spring Wheat	Oats	Barley	Flax	Sugar Beets	Fall Rye	Rape-Seed	Mustard	Sun-Flowers	Buck-Wheat	Field Peas	Unseeded Acreage	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Potatoes	Forage	Utility Wheat	Lentils	Faba-Beans	Total
Roland	138	82	3	56	56	1	3	29	1	55	4	65	1	25	8	2	—	—	—	76	2	—	469
Rosedale	147	122	65	102	22	—	8	31	3	2	2	1	2	1	6	—	3	—	2	6	1	—	379
Rossburn	131	118	38	95	2	—	1	17	5	—	—	—	—	—	3	—	—	—	2	1	—	—	282
Rosser	72	53	6	40	23	—	—	5	—	5	2	1	2	4	2	1	3	—	—	14	—	2	163
Russell	108	97	33	76	13	—	2	31	13	—	—	2	—	—	5	—	1	—	3	—	1	—	277
St. Andrews	108	87	11	51	41	—	2	21	1	—	—	2	4	1	2	—	3	1	—	18	—	1	246
Ste. Anne	10	3	3	6	1	1	—	—	—	1	—	—	2	1	—	1	1	—	—	2	—	—	22
St. Boniface	1	—	—	1	—	—	—	—	—	—	—	—	1	—	—	—	—	—	—	—	—	—	2
St. Clements	78	52	21	24	12	—	—	2	—	1	3	8	2	4	—	1	4	1	5	3	—	—	143
St. Frances Xavier	32	20	9	24	14	—	—	3	—	1	—	—	—	--	3	—	—	—	3	4	1	—	82
St. Laurent	5	2	—	3	1	—	—	—	—	—	—	—	1	—	—	—	2	—	—	—	—	—	9
Ste. Rose	43	27	6	28	14	—	3	15	—	1	1	2	4	—	3	1	1	—	3	—	—	—	109
St. Vital	3	1	—	1	—	—	—	—	—	—	—	—	—	—	—	—	—	2	—	—	—	—	4
Saskatchewan	92	83	9	73	25	—	3	34	8	—	—	1	—	—	5	—	—	—	—	11	1	1	254
Shellmouth	103	91	35	67	1	—	6	15	5	—	1	—	1	—	6	—	3	—	6	3	3	—	243
Shell River	175	147	53	121	3	—	9	32	8	—	—	—	—	—	2	—	6	—	16	3	3	—	403
Shoal Lake	119	107	26	97	10	—	—	32	8	—	—	1	—	—	5	—	—	—	3	3	1	—	293
Sifton	46	22	32	26	11	—	5	5	—	3	1	1	—	—	2	—	3	—	5	2	1	—	119
Siglunes	26	9	17	12	3	—	—	2	—	—	1	—	13	—	—	—	3	—	—	—	—	—	60
Silver Creek	121	104	39	98	3	—	3	30	9	—	—	—	—	—	1	—	—	—	3	1	3	—	294
South Cypress	69	61	20	35	26	—	4	2	1	12	4	—	—	4	6	—	1	2	1	2	—	—	181
South Norfolk	198	110	58	96	78	—	27	26	1	53	14	17	—	7	8	3	10	—	—	119	2	—	629
Springfield	100	82	22	46	19	—	—	6	1	—	4	1	12	—	3	—	5	1	11	12	—	—	225
Stanley	198	115	35	124	84	14	1	46	1	50	36	31	1	33	26	1	10	4	—	76	2	1	691
Strathclair	155	133	18	121	22	—	—	29	5	—	1	2	—	—	3	—	2	—	1	13	2	1	353
Strathcona	140	129	59	78	52	—	8	2	—	16	1	—	—	—	6	—	8	—	—	—	—	1	360
Stuartburn	11	1	3	2	2	—	—	2	—	—	4	—	1	3	—	2	—	—	1	—	—	—	21
Swan River	405	364	48	277	78	—	45	150	6	—	1	—	—	—	6	1	8	1	4	15	1	—	1,005
Tache	99	83	16	49	17	—	1	2	—	—	—	3	21	—	3	1	7	—	3	13	—	—	219
Thompson	132	110	36	77	82	—	3	35	—	36	4	15	—	15	9	3	2	—	1	44	—	—	472
Turtle Mountain	193	156	60	119	111	—	3	44	1	11	3	—	—	1	18	—	6	—	15	17	—	1	566
Victoria	129	109	43	89	64	—	12	8	1	47	7	3	—	5	9	5	4	2	3	21	—	—	432
Wallace	247	200	128	139	40	—	3	13	—	6	1	—	—	—	21	3	11	—	19	22	2	—	608
Westbourne	137	74	30	72	36	—	2	53	—	5	31	5	4	11	3	—	2	1	2	12	8	—	351
West St. Paul	13	10	1	8	2	—	—	—	—	—	—	—	—	—	1	—	—	—	—	1	—	—	23
Whitehead	114	97	40	93	37	—	7	23	1	3	4	2	—	1	24	1	2	—	3	16	2	—	356
Whitemouth	22	16	12	13	7	—	—	1	—	1	2	—	—	3	—	3	1	—	—	3	—	—	62
Whitewater	135	119	25	97	45	—	1	50	6	10	—	—	—	—	25	—	1	—	1	11	1	1	393
Winchester	186	163	42	124	76	—	3	30	1	12	1	1	—	3	44	—	12	—	9	12	1	—	534
Woodlands	58	36	17	48	14	1	—	5	1	3	1	—	—	2	1	—	3	—	2	9	—	2	145
Woodworth	202	179	101	150	45	—	4	35	2	4	1	—	—	—	19	2	12	—	20	11	1	—	586
Totals	14,230	10,779	3,392	8,748	4,149	281	563	3,165	227	1,139	661	755	636	471	1,191	106	419	64	491	1,889	152	44	39,322